THE SATURDAY EVENING POST

An Illustrat agazine
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JUNE 12, 1909

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Philip Boileau

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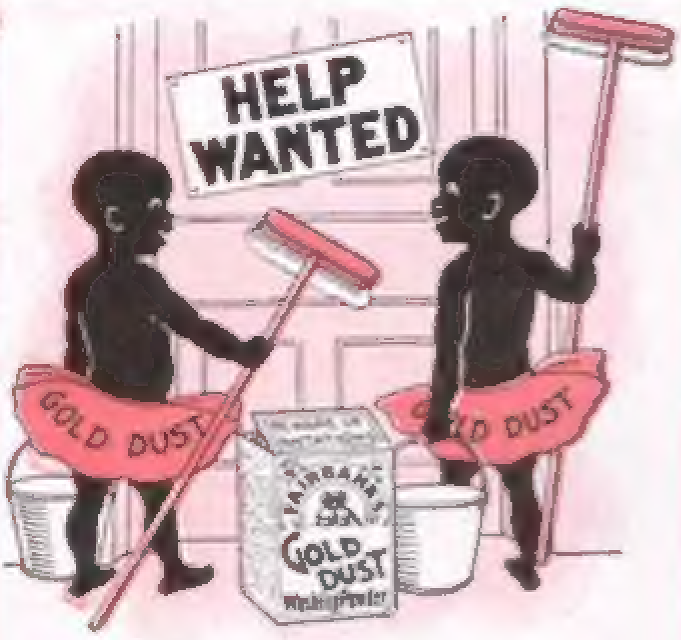

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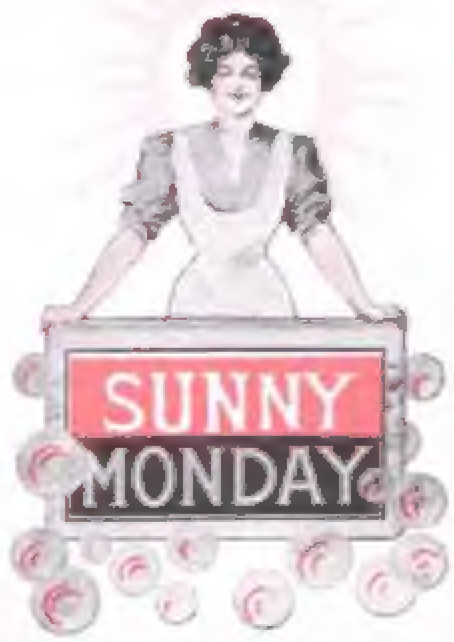

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*N. R. means "No Rosin." Sunny Monday Laundry Soap contains no rosin. Rosin cheapens soap but injures clothes.

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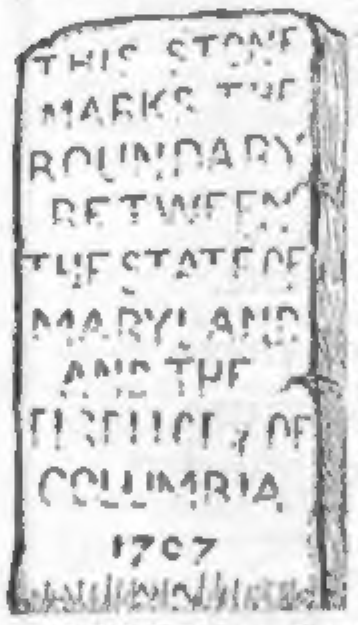

A weather-beaten old stone marker, of which this is a picture, was lately found near Washington. See if you are smart enough to tell what it says. **$100** in cash is to be given for correct answers. This is a sample of the many original and instructive competitions the Pathfinder conducts. Our contests are not of the silly sort but are made to interest people of brains, such as would appreciate the Pathfinder — which is everywhere called the brightest and best family weekly there is. Published at the Nation's Capital; gives gist of world's news and everything you want to know, all in a nutshell; non-partisan, reliable, entertaining — THE paper for the home. Send your answer to the puzzle at once, inclosing 25 cents for trial 13-weeks subscription and you will call it the best investment of your life. Contest closes June 25; prizes awarded promptly and fairly. To the person who correctly deciphers this inscription we will pay $100 in cash. If there should be more than one correct answer we will divide the prize equally among the tying contestants. You mustn't miss this chance. Pathfinder 13 weeks 25c, and CASH PRIZE if reading is correct. Return this adv. with 25c; it will not appear again.

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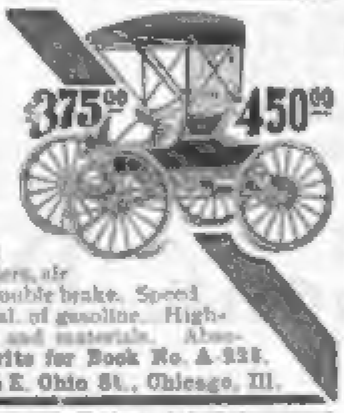

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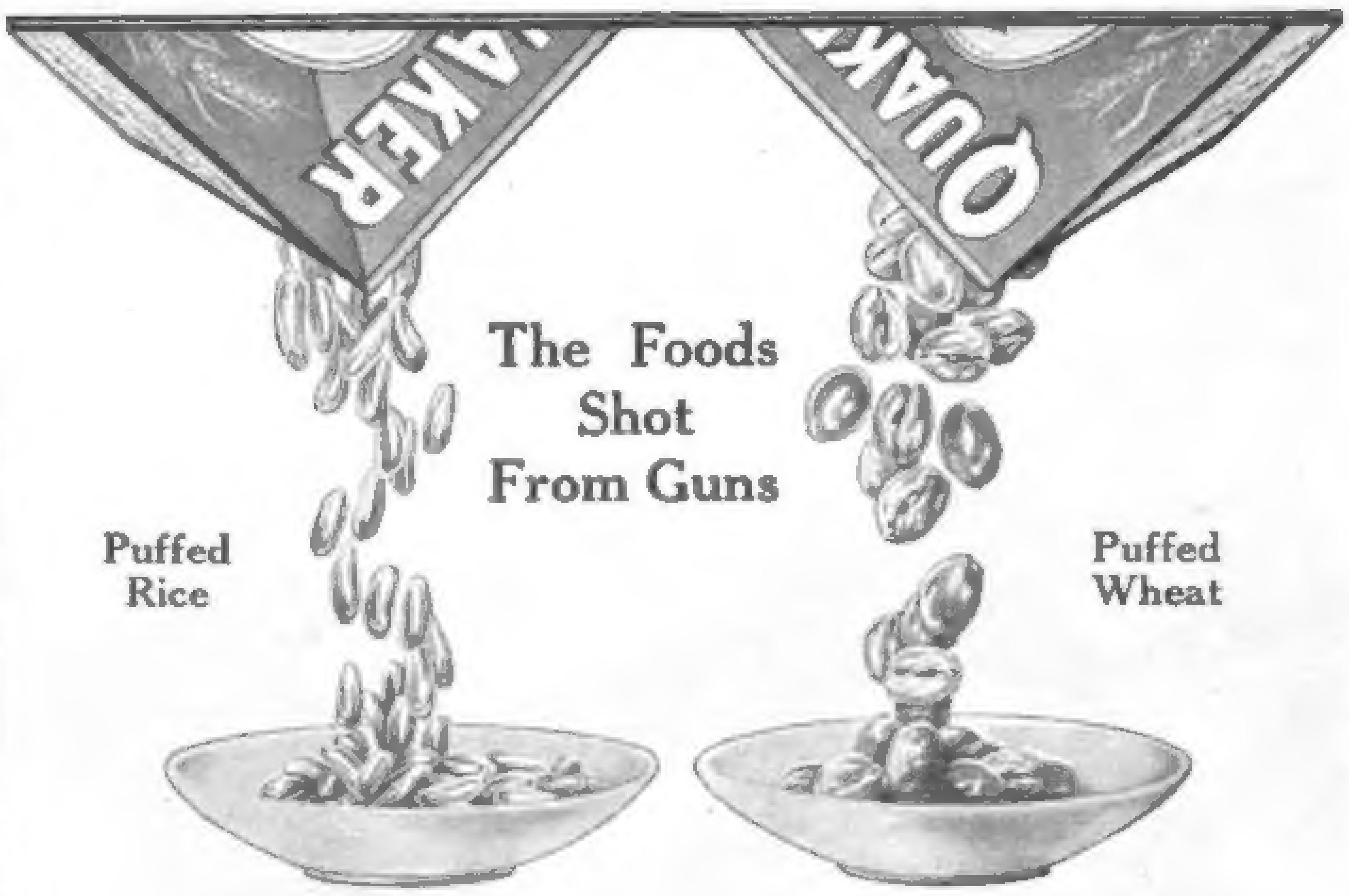

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It has almost doubled in the past three months. Every day, apparently, some ten thousand new homes adopt them.

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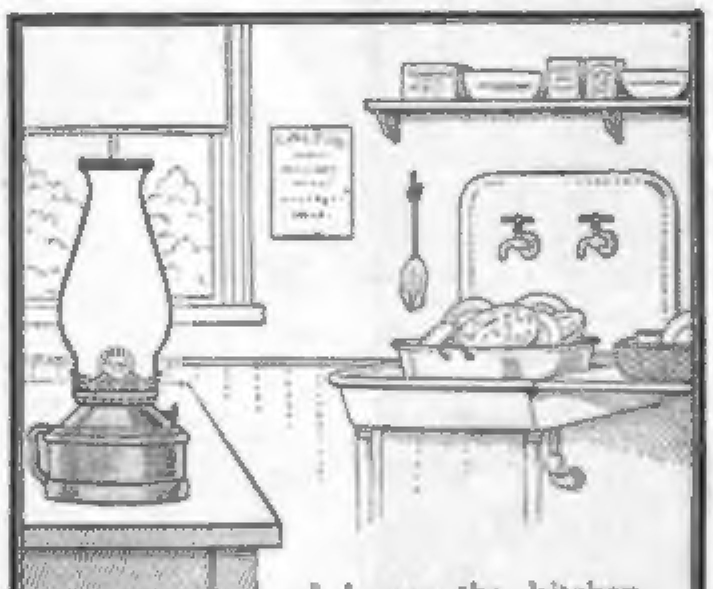

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It is, as almost everybody knows, the best—because the purest—of bath, toilet and *fine* laundry soaps.

Because of its purity, it can be used for a great many purposes for which ordinary soaps are unsafe and unsatisfactory.

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Ivory Soap . . . . . . 99 44/100 Per Cent. Pure.

These directions appeared in the magazines of June, 1907, and are now reprinted by request.

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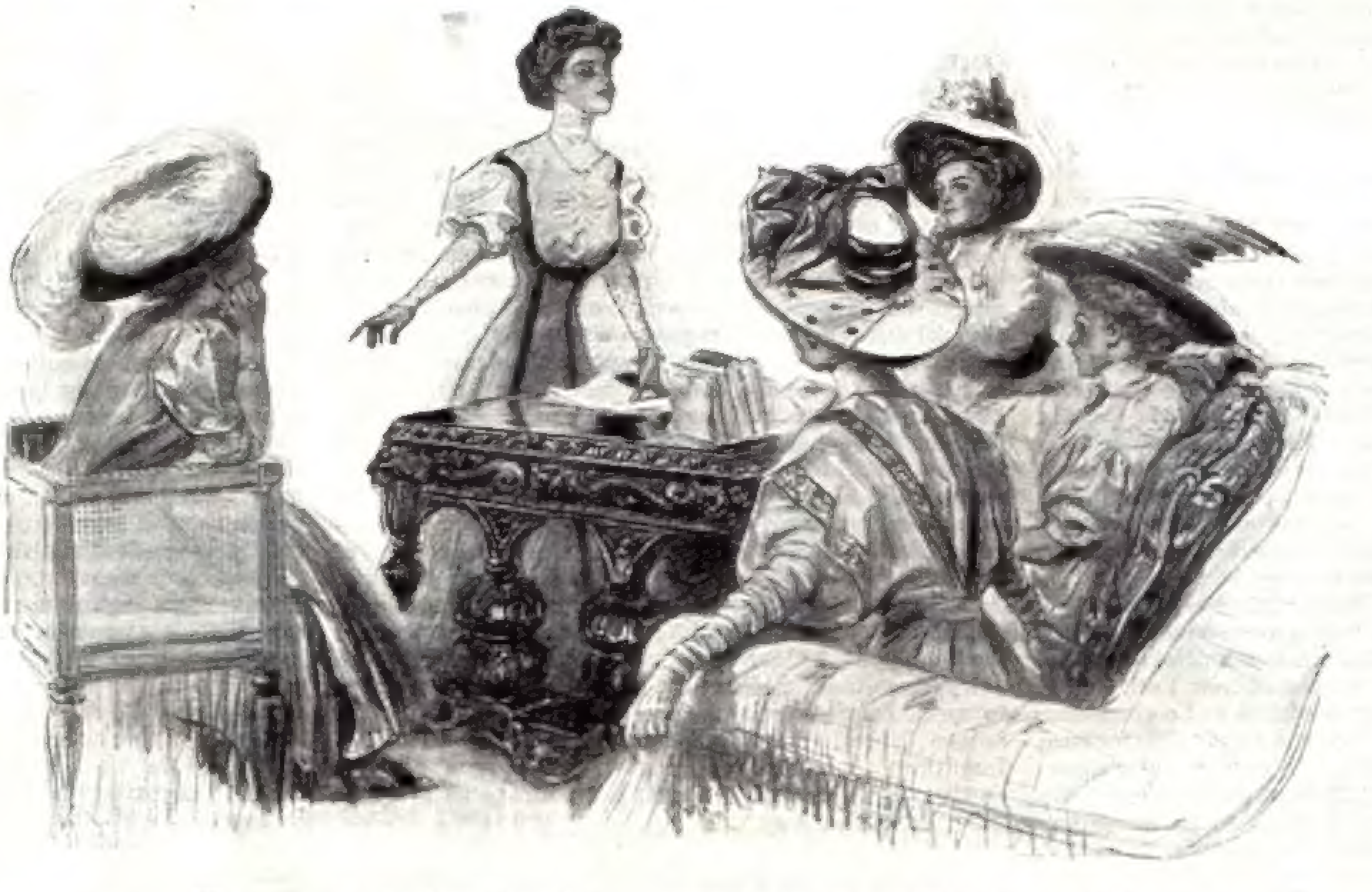
THE WOMAN'S REBELLION



By MAY K. WARWICK

THE anti-suffragist bade her chauffeur take her car very slowly past One Hundred and Twenty-fifth Street and Fourth Avenue Monday evening, to see what the shrieking suffragettes, as Lyman Abbott called them, were really doing. She saw a well-dressed woman speaking quietly to some three hundred persons, mostly men, impressed, uncertain or sardonic. The anti-suffragist cowered back behind her plate-glass window (indeed, she had a carriage-window view of life), and said plaintively:

"Ten years ago it was a disgrace to go to Albany as a suffragist, and now it is a disgrace to go to Albany as an anti-suffragist."

For the times have changed. Twenty years ago the average man was not a believer in woman's suffrage. If he wanted to praise his wife he said she made the best preserves in the state or could sew better than any one of her circle. Today the average man may not be a suffragist, but when he wants to show pride in his wife he says she is president of a club or chairman of a committee on child labor. Twenty years ago enterprising women belonged to the W. C. T. U. and listened to a male temperance lecturer, wishing the while that something might be done. Today these same women belong to clubs with a multitude of civic and reform activities; they are not content to wish—they think and act. And among those who are doing most for the neighborhood in which they live are to be found the leaders in the movement for votes for women, and very often their husbands are converts and sympathizers.

The full bloom of suffrage has burst most luxuriantly in the last six months, and its flowering-place has been especially Greater New York, yet the roots and stalks of this sudden blossoming have been maturing for some sixty years. The work of the old leaders—Elizabeth Cady Stanton, Susan B. Anthony and Lucretia Mott—had its value. Ever since their day, all over the country there have been isolated women, cranks, queer "woman's-righters" who have kept the subject constantly ventilated. But the real impetus, the broad, underlying social wave that has shaken our shores, has been due to the socialization of women—economic and civic.

The women who work outside their own homes have gone forth to possess the world in the shop and the factory, in business, in professions, in philanthropy. The millions of them whose names are on our pay-rolls—these are the great arguments which call for the ballot for women. It used to seem strange to think of women leaving the sphere of the home. Now we look down Broadway at six o'clock and it seems strange to think of the days before women had left the home. It is too late to cry "Peace, peace," for there is no peace. While people discuss whether this should be, it has taken place. The world has moved on, the times have changed. In the crowded New York streets voices crying in the wilderness find a multitude gathered around them.

Agitation a Fashion Like Empire Gowns

THE significant fact is that from all ranks comes chorusing this cry of votes for women. A great sex need has arisen which is stronger than any class feeling; it has overborne antagonisms arising from differences in wealth, occupation and interest. Side by side stand the club women, the thinking, serious, reform type; the gilt-chair brigade, those of wealth and fashion; and the foundation of the movement, the wage-earners—those who have nothing to lose and everything to gain, who are accustomed to work in crowds and take their pleasure in crowds, and who perhaps lend themselves more readily to organization than any other class in America.

Immediate occasions for the present interest in the matter are two: the example of the English suffragettes, reënforced last year by the visit of Mrs. Philip Snowden and Mrs. Cobden Sanderson, and by Mrs. Borrman Wells, a militant who came to organize the suffragettes in New York; and second, the flocking to the yellow standard of the fashionables, led by Mrs. Clarence Mackay. Hundreds of women who used to be "antis" through prejudice are today suffragists for the same reason. They wear the suffrage button, just as they wear the Empire gowns; temperament and *embonpoint* do not matter; the style's the thing. They have no better reasons to offer for the ballot than they had to offer against it, and certainly no worse. But the serious women in the movement do not mind; they realize the value of mere numbers.

The fact that the suffragists have succeeded in really making a stir shows that they are well organized. Indeed, an examination of the facts should lead men to feel the citadel of their power shaking. If women show equal pluck and determination after getting the votes they will prove a formidable force in American politics. Their methods of work, their devices for attack and defense and propagandism are so admirable as to leave very little room for improvement. They neglect no detail that makes for success, are quick to see and correct their short-sighted blunders, and are as a body unselfish and single-hearted in their aims. Besides their perhaps acquired business methods they have developed the feminine talent for altruism.

Fortunately, in this country they can express themselves freely. Mr. Gilbert Chesterton says that in America you can "shut ears, but you cannot shut mouths," while in England "it is possible to prevent a point of view from being uttered at all." This explains the extraordinary tactics of the suffragettes in the tight little island. Not that expression in New York came freely in the beginning. The New York suffragists deplored the militant actions of the English suffragettes. They feared for the cause when some of their body demanded bolder action and formed themselves into a union with a constitution which announced "aggressive agitation on lines justified by the position of outlawry to which women are at present condemned." But when the agitation merely took the form of outdoor meetings, advertised the suffrage cause as it never had been advertised, and got recruits who could be gained in no other way, the suffragists were largely won over. Now it is whispered that even the fashionables are thinking of making outdoor speeches from their automobiles.

The Followers of the Shaw-Catt-Lexow Banners

THE organizations of the "civic outlaws" can be briefly sketched. In New York there are four and an auxiliary. First comes the old association made up of some twenty-two individual clubs organized into county, state and national bodies, with Miss Anna Shaw as national president. More of these individual clubs belong to Brooklyn than to New York, a fact due largely to the influence of Henry Ward Beecher. The presidents and one delegate from each of these clubs make up the interurban council, Mrs. Carrie Chapman Catt, president—a deliberative body intended to supplement the state organization. Then there is the College Equal Suffrage League formed three years ago; president, Miss Caroline Lexow. The members, men and women, must have belonged for at least a year to a college or professional school. Their system includes a national organization and state organizations, with chapters in various colleges. Their main object is the collection and distribution of information about suffrage, but actually most of their energy goes to getting recruits, because there are so many professional women members who incline to an active policy.

Another phase of the suffrage movement was begun two years ago when Mrs. Blatch, daughter of Elizabeth Cady Stanton, organized the League of Self-Supporting Women, which has grown with amazing rapidity, numbering now twenty-four thousand members. Finally, the most recent organization is Mrs. Mackay's Equal Franchise Society for men and women, composed of a few of the old suffragists, but mostly of fashionables like Mrs. Phillip Lydig, Mrs. Robert Goelet and Mrs. Bourke Cockran. In all probability this Equal Franchise Society will grow into a national association, but at present it states that it will not affiliate with any existing organization. Fully fifty thousand strong in the State of New York is this army of organized women, and undoubtedly there are thousands more who sympathize but who have not come out into the open.

While the ultimate aim of all these organizations is universal suffrage, they differ as to the immediate object. This is natural enough. No large movement in a modern community can be thoroughly homogeneous unless it is despotic. The state organizations and the college organizations want full suffrage now; the Equal Franchise Society and the League of Self-Supporting Women demand only municipal suffrage at present. The latter believe that a provision could be made in the New York City charter now under revision which would allow municipal suffrage; this opinion, held by some lawyers, is disputed by others. The municipal suffragists say further that uninstructed or indifferent women could be led to think and vote, because the city problems are only an extension of the home problems; by handling problems connected with milk inspection and street cleaning they would prepare themselves for grappling with large matters when the national franchise should really come to them. They point to the satisfactory working of partial suffrage in the nine hundred towns and villages in New York which allow tax-paying women to vote on tax propositions; and to the seventeen of the thirty-five third-class cities which have amended their charters to give women partial suffrage. Besides, they add: "Half a loaf we can get; a whole loaf, no."

Petticoat Politics in New York

THE believers in full suffrage assert that it will be just as easy to get the whole loaf as the half, and that not to try for the whole simply doubles the work. They say darkly: "Look at Kansas; she has had municipal suffrage for twenty years and there seems little hope of her getting more. Look at England; partial suffrage since 1869 and broken bones because the women now ask for the rest." Further, they say that in New York City the women voters would have little power. They could help select a good mayor, but they would have to rely on him to choose good heads of departments. Again, party politics are so compactly handled in the city that even if a suffrage amendment to the charter were possible it would be almost impossible to bring municipal suffrage to pass—the corruptionists are too strong. This would be especially true because the suffragists refuse to ally themselves with any party. Lastly, they urge that while municipal suffrage might be giving something to women of New York City it would give nothing to the women of first and second class cities outside of New York. It would be possible for such cities to work for partial suffrage by revision of charter, but the full suffragists, feeling the scars of their long years of struggle with the legislatures to pass laws for the betterment of the conditions of women and children—laws that with a direct vote could have been passed at once—think this would be a waste of energy. They want an amendment to strike out the word "male" from article 1, section I, of the state constitution.

Yet in this divergence of aim there is no real lack of unity. Each party tries to help the other. For nearly a year all the New York organizations have worked together unceasingly to advertise the cause. In November a bazar was held at the Martha Washington Hotel to raise money for suffrage purposes. Three or four mass-meetings were held during the year, the most notable being at Carnegie Hall, December 4. Here hundreds of converts were gained, as were hundreds more after the January luncheon held in honor of Miss Ethel Arnold, where Mrs. Mackay gave her maiden speech for suffrage. In February came the work for which the suffragists had been preparing all year, the hearing at Albany before the Joint Judiciary Committee. It took much work and parings from Easter bonnets to collect a delegation of four hundred women for this journey. That meeting seems as vivid to the suffragists today as it was in February. An anti-suffragist body went up and for two hours, with clinging-vine voices, read papers against suffragists, begging to be left in their homes; for two hours more suffragists of all classes spoke without notes for suffrage with logic and charm. Of course they suffered defeat, the vote standing 11 to 2. Those who voted against the bill urged that it be a secret ballot, but the men who voted for it revealed themselves, and by elimination the others were discovered. Let them beware, say the suffragists; a body of determined women will try to see that they are not returned to their seats at the next election. Another achievement of the year was the presentation of Elizabeth Robins' play, Votes for Women, with Mary Shaw, a good suffragist, in the title rôle. Mrs. Craig Wentworth also gave a reading of the same play.

Schemes to Get Money and Publicity

ONE of the most important events of the year was the establishment of a suffrage headquarters at Albany, which had always been strongly anti-suffrage. It is hoped that some day these headquarters may be a house managed by suffragists socially competent, whom the politicians may meet and like as human beings. Liking, they may listen with fair minds, and that is all the suffragists ask—a listening ear and an open mind. And finally, all the suffragists are working for signatures to the grand petition which will go before Congress next year. It was started by Mrs. Catt at the request of the English suffragists, who stated that Mrs. Humphry Ward had told England that suffrage sentiment was dying out in America, and they wanted a proof for or against the statement. Mrs. Catt is having the petition circulated in all the states, with the hope eventually of two or three million signatures from women.

Incidentally the clubs and leagues, whether their members stand on soap-boxes to talk to jeering men, or sit on gilt chairs and read Miss Blackwell's Objections Answered, are working toward their great end. All of them meet at least once a month to hear a lecture, usually on suffrage. Some leaders of clubs, such as Dr. Sophie Klenk, of Brooklyn, who has won many recruits among doctors and patients, prefer to discuss other vital questions, too. Mrs. Priscilla Hackstaff, a splendid worker, to whom the suffrage cause in Brooklyn is heavily indebted, travels about making individual converts and forming clubs. Mrs. Hastings, president of the William Lloyd Garrison League, a brilliant speaker, not only has lectures at the monthly meetings, but offers prizes now and again to girls of different high schools for the best essays on women's suffrage. Some women work to get legacies or money for the cause; some try to have their little local newspapers allow a few paragraphs for women's-suffrage news; a few hope to have a publicity agent, a person who would do as a vocation what Miss Alice Stone Blackwell does as an avocation, answer in print all adverse editorials or letters, and in general get suffrage news and sentiment into the influential periodicals. For fair-minded as are the suffrage periodicals, The News Letter (Syracuse), The Woman's Journal (Boston) and Progress (Warren, Ohio), they do not yet have the circulation they perhaps deserve. Further, a recently-formed club, The New York New Coöperative Equal Suffrage League (Mrs. Helen Hoy Greely, president), has had a stamp made, President Taft buying the first and LaFollette the second. Some women have secured a declaration on women's suffrage from Federal legislators and have found forty-nine per cent unqualifiedly in favor, twenty-three per cent either in favor of limited suffrage or non-committal, and twenty-eight per cent opposed. Others have secured from prominent politicians and public men in the four women's suffrage states their opinions, all favorable, on votes for women. And everywhere their speakers are going out; they are asked to speak before such clubs and institutions as the Manhattan Liberal Club, the Portia Club and The People's Institute. A nurse belonging to the League of Self-Supporting Women has spoken on suffrage as often as thirty times in a month.

New Laws to Protect Women and Children

PERHAPS this achievement does not sound great, yet the results, though indefinite, have been very powerful. They are not to be measured in terms of laws passed, but rather in terms of education disseminated and adherents gained. The suffrage movement in New York has really accomplished much, both in the long run of the last sixty years and in the year just passed; and such accomplishment is a fair test of any movement. The suffragists assert that their movement has been related to that of higher education for women, and they point with pride to the seven thousand women doctors, three thousand ministers and one thousand lawyers in our country, to the three hundred occupations open to women and to the thousands of women's organizations. More directly, the suffragists have been responsible, after decades of labor, for the separate property rights bill, by which a woman is allowed to own the property given her before or after marriage or earned by her own efforts, and for the law which makes parents equal guardians over their children. There are many others, including the law giving a woman right to interment in her husband's cemetery lot; and perhaps it is just to say that the child-labor laws and the factory-inspection laws have been brought about by suffrage feeling. When a woman tries to influence legislation she is to a degree a suffragist, since she is aiming to produce political results.

These slow results in New York State and many others for the protection of women and children have come quickly in the four states which allow women's suffrage. Among these are the following: The age of consent is raised to eighteen or twenty-one years; a wife's earnings and personal property not received from her husband are in her own control; the spouse's interest is equal in each other's real estate; there is equality in inheritance for both sexes; a wife and minor children are entitled to homestead and to a certain allowance out of the husband's estate which has priority over ordinary debts; there are free kindergartens; in Wyoming and Utah there is compulsory education for children under sixteen years of age, with instruction in physiology and hygiene; no children under fourteen may work in mines; no women may work in mines; eight hours is the labor day for women in Colorado and Utah; dependent children are put in family homes; juvenile courts and probation officers are appointed for delinquent children—a result which has been secured in unfranchised states only by long and painful work on the part of women interested in suffrage.

But what the suffragists have done for the helpless is not much greater than what they have done for themselves intellectually. Some of them need education badly enough still. There are those who can say only: "We are human beings; we have got the mother heart; we ought to vote; we should not be classed with the lunatics, criminals, idiots or minors." But before long they get beyond this fundamental stage—they progress into the stage where they say that the principles of "taxation without representation is tyranny" and "governments derive their just power from the consent of the governed" comprise the sole arguments which have enfranchised men—and so on. In this stage they also are furnished with statistics to prove that suffrage is granted to women in many countries not usually considered by Americans so progressive as ours. They can tell you that according to reliable figures women's suffrage would not increase the foreign vote. They can tell you that women were not included among the voters when representation was first based upon taxation because their husbands owned their property, as they did their wages and services; and they can give you the slow history of the change in women's condition.

Listen, My Children, and You Shall Hear

IN THE final stage they will know all the arguments for and can combat all the reasons against women's suffrage. They will prove that women are not represented by their male relatives; that just because women and men are different a man cannot represent a woman; that women, though punished by laws, are not represented in laws; otherwise the home and protective legislation, in which they are interested, would not be so lacking as it is in many states; that the indirect influence is too long and hard. They will say earnestly that women would not be partisans of a man but of a cause, the causes they are chiefly interested in, education, public cleanliness, and subjects that most intimately affect home life being so close to them that no mere candidate could ever in himself divert their attention. They will urge that a woman would not want to hold office just because she was a woman with the right; unless she were fitted for it she would not take it. The histories of the enfranchised states show that women have not rushed into office and that those they do hold are mainly educational and charitable. They will state that in all the parties women work in harmony with the men. They will tell you that few disreputable women vote, for they do not wish to give any data about their lives, preferring to remain unidentified. They will quote you Mrs. Julia Ward Howe's statement that the organized opposition to suffrage is small. They will show what a large per cent of women do exercise their votes in the enfranchised states and they will cite in general the test of experiment. Certainly it is impossible in all the states and countries where women have votes to find a dozen respectable men who will assert over their own names and addresses that women's suffrage has had any bad results. Somewhere in their arguments the suffragists are likely to quote John D. Long, ex-Secretary of the Navy, who has said:

"If one man or woman wants to exercise the right to vote, what earthly reason is there for denying it because other men or women do not wish to exercise it?"

The suffragists know well the forces arrayed against them: on the part of the public, prejudice and apathy; and on their own part, lack of funds. The anti-suffragists are the chief mouthpiece of the prejudice, and yet they are more negligible than the large class who simply feel opposed to suffrage but have not yet formulated their reasons. The arguments of the women anti-suffragists are weak enough, the chief one being: "Our place is the home; please, please, we don't want any more responsibility."

But Not for a Ribbon to Stick in Their Coats

THE men anti-suffragists say the question is not that of justice to the women, but is that of the nation's right to the best government. In general the anti-suffragists who are thinkers are those conservatives who would be likely to say that they believe in restricted suffrage for men, dependent on property qualifications or on education, and who are not aware how American experience has disproved that contention.

There are a few really intellectual women among the anti-suffragists, such as Mrs. Grover Cleveland, Mrs. Deland, Miss Gilder, Mrs. Arthur Dodge and Mrs. Schuyler Van Rensselaer. The suffragists may well look on these as lost leaders. For the rest it is impossible to find in this camp such clever women as swell the ranks of the suffragists. The anti-suffragists will rarely come out into the open for debate, and at one public meeting the presiding officer even requested that no questions be asked. The public meetings have been very sparingly attended and the ranks are thinning all the time. In New York they have two clubs, the little Guidon Club and the

League for the Civic Education of Women, the title of which would appear to be a misnomer. They have a state organization, but it is not especially strong. Indeed, in forty-six states there are but four anti-suffrage associations and in four more tiny anti-suffrage committees, while there are suffrage associations in thirty-three states. The literature of these anti-suffragists is feeble and some of it was so indiscreet that it had to be recalled. The most prominent men anti-suffragists are Dr. Lyman Abbott and Doctor Parkhurst. Now, while Doctor Abbott is a good theologian, for he set in battle array the forces of the new theology, still as an anti-suffrage speaker he is so unfair in his implications that he has made a good many converts for suffrage. Another great foe to suffrage is the liquor interest. "What are you going to do with your vote?" they ask the suffragists. And the suffragists look them squarely in the eye and answer with dignity: "It is an impertinence to ask that; we have a right to do what we please with our votes after we get them," and a few of the placating sort add: "But we will be tactful with our votes; oh, very tactful."

The church is not so much hostile to suffrage as indifferent. As Doctor Aked says (and he is perhaps the strongest advocate the suffragists have): "Neither ministers nor churches see what is involved, for the churches in this country are not alive, as are the churches in Great Britain, to the moral significance of political movements. The church in England is habituated to struggle; here it has had nothing to fight for. There the church has the habit of taking a religious view of social and political movements; here when one says a movement is political one moves it off the face of the earth. There seems at present little enough indication that the attitude of the church will change."

The attitude of the newspapers has been typical of the attitude of the general public. They have first ridiculed, then endured, and if they are not embracing, they are at least patient when others embrace. Slowly they are helping educate the public on this question, so that the indifference is decreasing.

A great negative force against them has been lack of money, but legacies and allowances have been given and the National American Women Suffrage Association expects shortly to be as rich as the General Federation of Women's Clubs. They are more at peace, too, about the money question since Mrs. Mackay with her wealth and influence has joined the cause. Probably there will now be no lack of propaganda and of paid organizers. At present only one or two of the suffragists who give all their time to the movement are salaried, and it is this very devotion that has impressed certain men. If these women work for nothing, if they are never to get anything for themselves, then they deserve the reward of success.

The New York suffragists may look back on this year with pride as suffragists and as Americans. They have been pleased with the deference shown them at the convention of the International Suffragist Association which met last April in London. Mrs. Catt was reëlected president, and to her and to all the American speakers the other women of the twenty-three countries represented listened with most enthusiastic attention. They have been cheered by the growing interest of other great American cities in women's suffrage. Chicago is especially encouraging, though it is not yet certain that the bill to amend the charter so that women may be allowed to vote on certain municipal questions will pass the legislature. But Chicago shows a man's league in favor of women's suffrage chiefly formed from members of the City Club. It is stronger than the New York man's league, which is made up chiefly of socialist sympathizers with the suffragettes. Suffrage figures show that in the years 1907 and 1908 the membership of the National American Women Suffrage Association increased by one-third; it may even have trebled when the figures are summed up at the convention this coming autumn. Yet more heartening to them even than definite figures is the conviction that the people of America have been stirred from their apathy and are thinking about suffrage. The race is indeed not always to the swift nor the battle to the strong; but some kind of worthy success always follows energy and courage.

Banking Don'ts for Women

IF EVERY woman who has a checkbook will bear in mind the following points every bank official in the country will arise and call them blessed:—

There is a right and a wrong way to indorse a check. A check should be indorsed by the name in which it is drawn. For example, if it is made payable to Mary Hamilton Brown it should be indorsed Mary Hamilton Brown. Unless Miss Brown happens to be well known at the bank it will be returned if it is indorsed Mary H. Brown. Most women indorse checks the wrong way. The proper way is to simply turn the check over and write the signature straight across at the left end. In three out of four cases women first turn the check upside down and indorse it. This causes the tellers considerable inconvenience.

When you indorse a check that you receive and then pass it on to some one else you become liable for the payment of that check. If the check goes to protest, which will happen if the maker has no funds, you have to make the amount good and, in addition, pay the protest fee of $1.25 and often more. It is important to know whose checks you are indorsing.

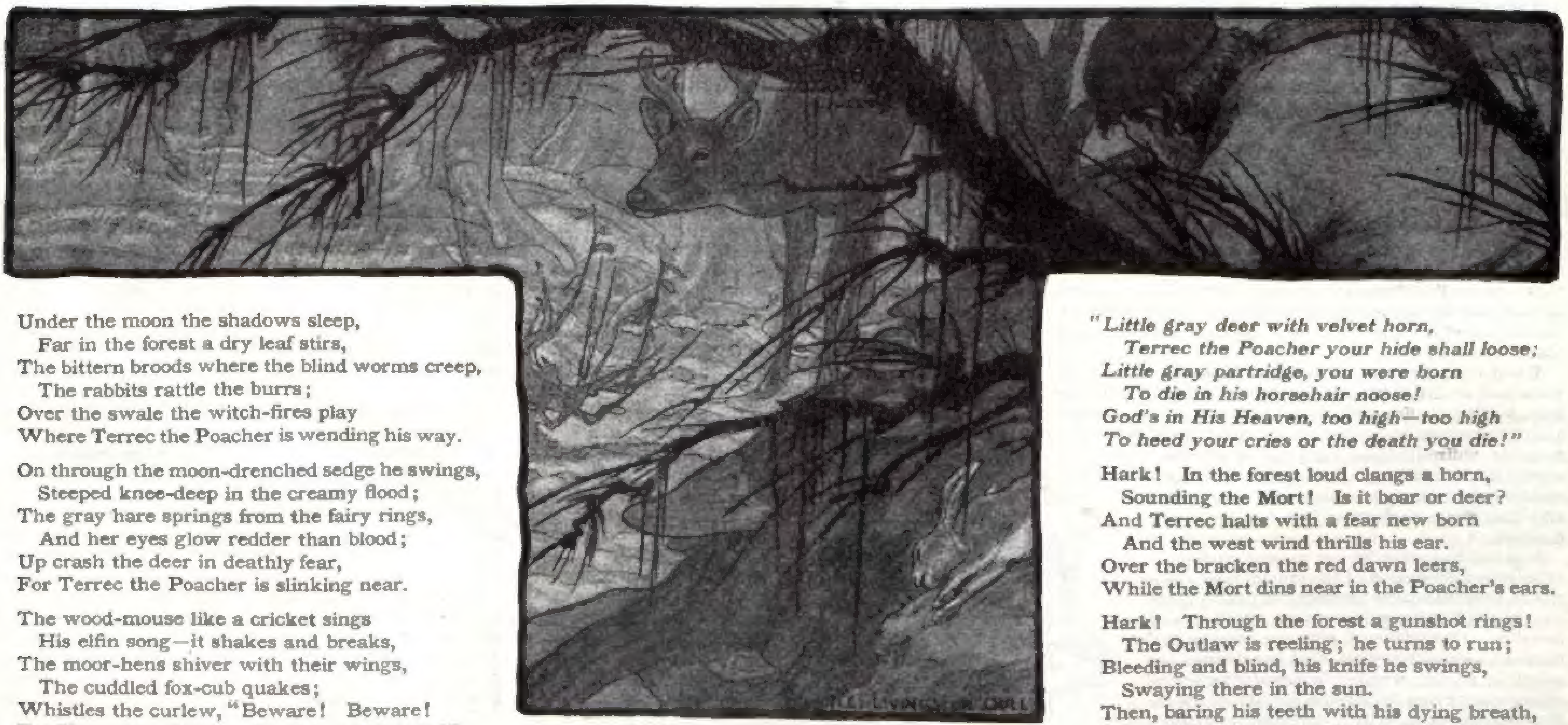
A woman should have a uniform signature for her checks. When you start a bank account you are required to write your name on a card or in a book. This specimen of writing identifies your signature. Most men write their customary hand when they give this official signature. But most women give a "copybook" signature. They think it ought to be a fine specimen of penmanship. Then, when they write their checks they sign a working signature. This often causes delay and complication in identifying checks. The signature that is written on the bank book or card is the one that should be employed on the checks. Incidentally, every check should be carefully scrutinized before it is sent out.

Married women frequently sign their maiden names to their checks. Not long ago a New York woman who had been married three times affixed her maiden name to a check. It took the cashier three days to get the matter straightened out. Women often forget to sign their checks. They also neglect to have their books balanced. This is contrary to Mrs. Hetty Green's advice to women, which is, "Keep your accounts balanced and know where you stand." No bankbook should go longer than three months without being balanced.

The experience of banks is that when women once become depositors they always remain depositors. So with the majority of men. The small bank account is not only an incentive to saving and economy in the conduct of personal and other business, but it has a moral value, too. A man who has a bank account, no matter how small, receives more attention and consideration than the man who has none and pays in currency.

The Outlaws—By Robert W. Chambers

(Finisterre, 1891)



Under the moon the shadows sleep,
  Far in the forest a dry leaf stirs,
The bittern broods where the blind worms creep,
  The rabbits rattle the burrs;
Over the swale the witch-fires play
Where Terrec the Poacher is wending his way.

On through the moon-drenched sedge he swings,
  Steeped knee-deep in the creamy flood;
The gray hare springs from the fairy rings,
  And her eyes glow redder than blood;
Up crash the deer in deathly fear,
For Terrec the Poacher is slinking near.

The wood-mouse like a cricket sings
  His elfin song—it shakes and breaks,
The moor-hens shiver with their wings,
  The cuddled fox-cub quakes;
Whistles the curlew, "Beware! Beware!
For Terrec the Poacher is setting his snare!"

Under the moon he knots his noose,
  Buries his traps in the dew-soaked fern,
Digs his pits and covers them loose,
  Lining them, turn by turn;
And the woodland world is deathly still
While Terrec the Poacher is working his will.

Fog-wet depths are turning gray,
  Ripples roughen the river sand,
An owl takes shape and floats away,
  Lost in the shadow-land.
Now on a bramble a blackbird swings,
And over the thicket his warning rings:

"Little gray deer with velvet horn,
  Terrec the Poacher your hide shall loose;
Little gray partridge, you were born
  To die in his horsehair noose!
God's in His Heaven, too high—too high
To heed your cries or the death you die!"

Hark! In the forest loud clangs a horn,
  Sounding the Mort! Is it boar or deer?
And Terrec halts with a fear new born
  And the west wind thrills his ear.
Over the bracken the red dawn leers,
While the Mort dins near in the Poacher's ears.

Hark! Through the forest a gunshot rings!
  The Outlaw is reeling; he turns to run;
Bleeding and blind, his knife he swings,
  Swaying there in the sun.
Then, baring his teeth with his dying breath,
He crashes down to a wild beast's death!

Out of the forest the keepers run,
  Creeping from tree to tree to see
How Terrec dies in the morning sun,
  And he died as he lived, Pardie!
For God is far and Heaven is high,
And He sits and watches His wild things die.

OUR LEGACY OF HEALTH

The Power of Heredity in the Prevention of Disease

By Woods Hutchinson, A. M., M. D.

ILLUSTRATED BY HARRISON CADY

Ninety-Nine and Seven-Tenths Per Cent of Us are Sane

THE evil in things always bulks large in our imaginations. It is no mere coincidence that the earliest gods of a race are invariably demons. Our first conception of the great forces of Nature is that they are our enemies. This misconception is not only natural, but even necessary on the sternest of physical bases. The old darky, Jim, in Huckleberry Finn, hit upon a profound and far-reaching truth when he replied in answer to Huck's question whether among all the signs and portents with which his mind was crammed—like black cats and seeing the moon over your left shoulder and "harnts"—some were not indications of good luck instead of all being of evil omen:

"Mighty few—an' *dey* ain't no use to a body. What fur you want to know when good luck's a-comin'? Want to keep it off?"

It isn't the good, either in the forces of Nature or in our fellows, that keeps us watchful, but the evil. Hence our proneness to declare in all ages that evil is stronger than good and that "all men are liars." One injury done us by storm, by sunstroke, by lightning-flash, will make a more lasting impression upon our memories than a thousand benefits conferred by these same forces. Besides, evil has to be sharply looked out for and guarded against. Well enough can be safely let alone.

The conviction is steadily growing, both among physicians and biologists, that this attitude has caused a serious, if not vital, misconception of the influence of that great conservative and preservative force of Nature—heredity. We hear a great deal of hereditary disease, hereditary defect, hereditary insanity, but very little of hereditary powers of recovery, of inherited vigor, and the fact that ninety-nine and seven-tenths per cent of us are sane.

False Charges Against Heredity

ONE instance of hereditary defect, of inherited degeneracy, fills us with horror and stirs us to move Heaven and earth to prevent another such. The inheritance of vigor, of healthfulness and of sanity we placidly accept as a matter of course and bank upon it in our plans for the future without so much as a thank you to the force that underlies it.

When once we clear away these inherited misconceptions and look the facts of the situation squarely in the face, we find that heredity is at least ten times as potent and as frequently concerned in the transmission and securing of health and vigor as of disease and weakness; that its influence on the perpetuation of bodily and mental defects has been enormously exaggerated and that there are exceedingly few hereditary diseases.

It is not necessary for our present purpose to enter into a discussion of the innumerable theories of that inevitable tendency of like to beget like, of child to resemble parent, which we call heredity. One reference, however, may be permitted to the controversy that has divided the scientific world: whether *acquired* characters, changes occurring during the lifetime of the individual, can be inherited. Disease is nine times out of ten an acquired character; hence, instead of the probabilities being that it would be inherited, the balance of evidence to date points in exactly the opposite direction. The burden of proof as to the inheritance of disease is absolutely upon those who believe in its possibility.

Another fundamental fact which renders the inheritance of disease upon *à priori* grounds improbable and upon practical grounds obviously difficult, is that characters or peculiarities, in order to be inherited certainly for more than a few generations, must be beneficial and helpful in the struggle. A moment's reflection will show this to be mathematically necessary, in that any family or race which tended to inherit defects and injurious characters would rapidly go down in the struggle for survival and become extinct. An inherited disease of any degree of seriousness could not run for more than two or three generations in any family, simply for the reason that by the end of that time there would be no family left for it to run in. A slight defect or small peculiarity of undesirable character might run for a somewhat longer period, but even this would tend toward disappearance and elimination by the stern, selective influence of environment.

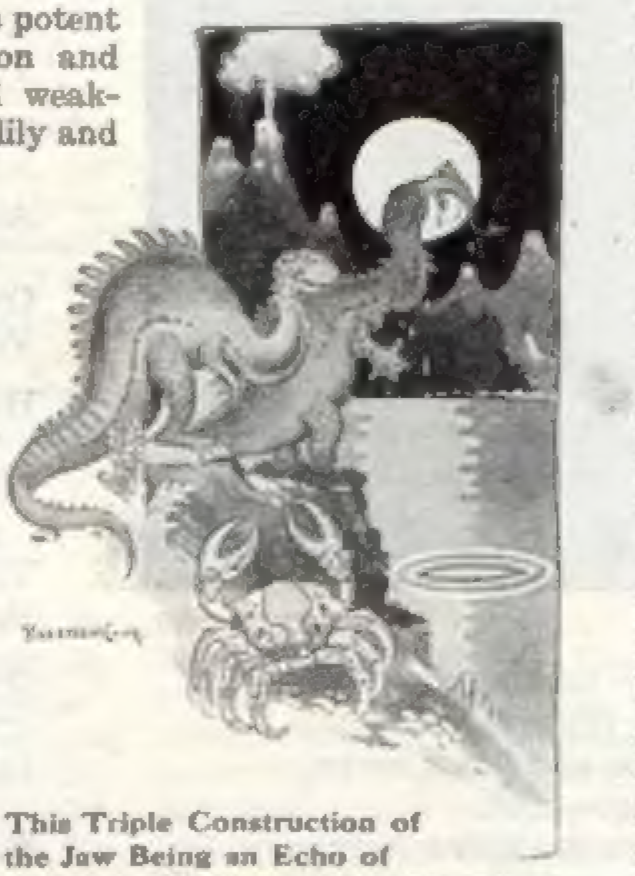
Naturally, this great conservative tendency of Nature has, like all other influences, "the defects of its virtues," as the French say. It has no gifts of prophecy, and in the process of handing down to successive generations those mechanisms and powers which have been found useful in the long, stern struggle of the past, it will also hand down some which, by reason of changes in the environment, are not only no longer useful, but even injurious. As the new light of biology has been turned on the human body and its diseases, it has revealed so many of these left-overs or remnants in the body machine—some of most dramatic interest—that they at first sight have done much to justify the popular belief in the malignant tendencies of heredity.

A Model for Motor-Car Makers

YET, broadly considered, the overwhelming majority of them should really be regarded as honorable scars, memorials of ancient victories, monuments to difficulties overcome, significant and encouraging indications of what our body-machine is still capable of accomplishing in the way of further adjustment to conditions in the future. The really surprising thing is not their number, but the infrequency with which they give rise to serious trouble.

The human automobile is not only astonishingly well built, with all the improvements that hundreds of thousands of generations of experience have been able to suggest, but it is self-repairing, self-cleaning and self-improving. It never lets itself get out of date. If only given an adequate supply of fuel and water and not driven too hard it will stand an astonishing amount of knocking about in all kinds of weather, repairing itself and recharging its batteries every night, supplying its own oil, its own paint and polish, and even regulating its own changes of gear, according to the nature of the work it has to do. Simply as an endurance racer it is the toughest and longest-winded thing on earth and can run down and tire out every paw, pad or hoof that strikes the ground—wolf, deer, horse, antelope, wild goat. This is only a sample of its toughness and resisting power all along the line.

These wide powers of self-support and adjustment overbalance a hundred times any little remnant defects in its machinery or gearing. Easily ninety-nine per cent of all our troubles through life are due to inevitable wear and tear, scarcity of food-fuel, of water, of rest, and external accidents—injuries and infectious diseases. Still, it occasionally happens that these little defects may furnish the point of least resistance at which these external stresses and strains will cause the machine to break down. They are often the things which prevent us from living and "going to pieces all at once, all at once and nothing fust, just as bubbles do when they bust," like the immortal One-Hoss Shay. It is just as well that they should, for, of all deaths to die, the loneliest and the most to be dreaded is that by extreme old age.



This Triple Construction of the Jaw Being an Echo of Ancestral Fishlike and Reptilian Times

These *vestigia* or remnants—instances of apparently hidebound conservatism on Nature's part—are very much in the public eye at present, partly on account of their novelty and of their exceptional and extraordinary character. Easily first among these trouble-breeding remnants is that famous, or rather notorious, scrap of intestine, the *appendix vermiformis*, an obvious survival from that peaceful, ancestral period when we were more largely herbivorous in our diet and required a longer and more complicated food tube, with larger side pouches in the course of it, to dissolve and absorb our food. Its present utility is just about that of a grain of sand in the eye. Yet, considering that it is present in every human being born into the world, the really astonishing thing is not the frequency with which it causes trouble, but the surprisingly small amount of actual damage that arises from it. Never yet in even the most appendicitis-ridden community has it been found responsible for more than one-half of one per cent of the deaths.

Then there is that curious and by no means uncommon tendency for a loop of the intestine to escape from the abdominal cavity, which we call hernia. This is one of a fair-sized group of dangers clearly due to the assumption of the erect position and our incomplete adjustment thereto. In the quadrupedal position this necessary weak spot—a partial opening through the abdominal wall—was developed in that region which was highest from the point of view of gravity and least exposed to strain. In the bipedal position it becomes lowest and most exposed; hence the much greater frequency of hernia in the human species as compared with any of the animals.

When We Were More Largely Herbivorous in Our Diet

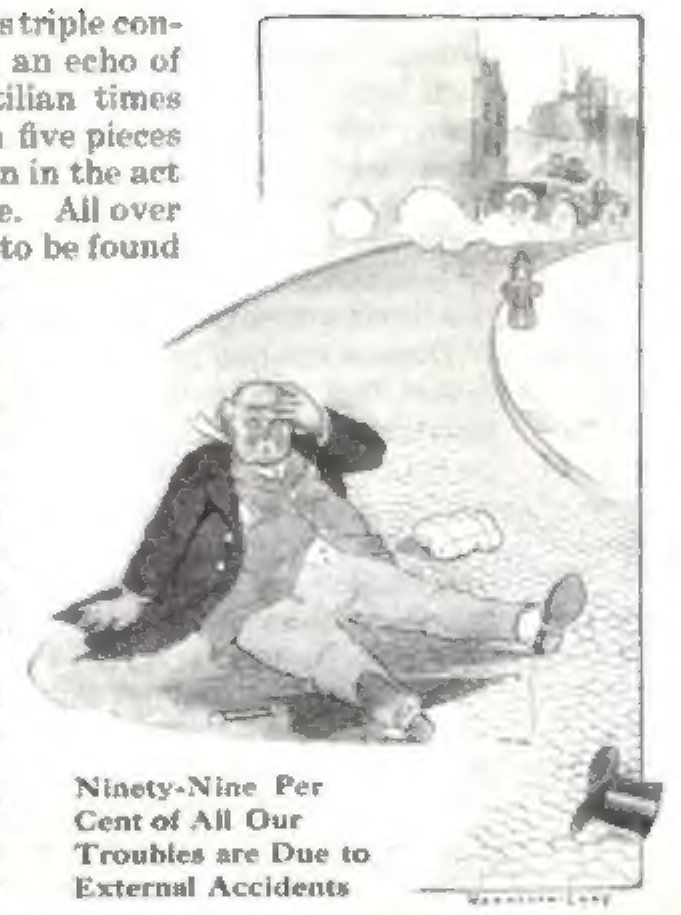
Another fragment, of the impertinence of whose presence many of us have had painful proof, is the third or last molar, so absurdly misnamed the wisdom tooth. If there be any wisdom involved in its appearance it is of the sort characterized by William Allen White's delicious definition: "That type of ponderous folly of the middle-aged which we term 'mature judgment.'" The last is sometimes worst as well as best, and this belated remnant is not only the last to appear, but the first to disappear. In a considerable percentage of cases it is situated so far back in the jaw that there is no room for it to erupt properly, and it produces inflammatory disturbances and painful pressure upon the nerves of the face and the jaw.

The Foolishness of Wisdom Teeth

EVEN when it does appear it is often imperfectly developed, has fewer cusps and fewer roots than the other molars, is imperfectly covered with enamel and badly calcified. In no small percentage of cases it does not meet its fellow of the jaw below and hence is almost useless for purposes of mastication. But it comes in every child born into the world, simply because at an earlier day, when our jaws were longer—to give our canine teeth the swing they needed as our chief weapons of defense—there was plenty of room for it in the jaw and it was of some service to the organism. If the Indiana State Legislature would only pass a law prohibiting the eruption of wisdom teeth in future, and enforce it, it would save a large amount of suffering, inconvenience and discomfort, with little appreciable lack of efficiency!

In this list of admitted charges against heredity must also come the gall-bladder, that curious little pouch budded out from the bile ducts, which has so little known utility as compared with its possibility as a starting-point for inflammations, gall-stones and cancer.

Then there is that disfiguring facial defect, harelip, due to a failure of the three parts of which our upper jaw is



Ninety-Nine Per Cent of All Our Troubles are Due to External Accidents

built to unite properly—this triple construction of the jaw being an echo of ancestral fishlike and reptilian times when our jaws were built in five pieces to permit of wide distention in the act of swallowing our prey alive. All over the surface of the body are to be found innumerable little sebaceous glands originally intended to lubricate hairs, which have now atrophied and disappeared. These useless scraps, under various forms of irritation, both external and internal, become inflamed and give rise to pimples, acne or "a bad complexion."

And so the list might be drawn out to most impressive length. But this length would be no indication of its real importance, inasmuch as the vast majority of entries upon it would come under the head of pathological curiosities or conditions which were chiefly interesting on account of their rareness and unusual character. With the exception of the appendix, the gall-bladder and hernia these vestigial conditions may be practically disregarded as factors in the death rate.

In the main, when the fullest possible study and recognition have been made of all the traces of experimentation and even of ancient failure that are to be found in this Twentieth Century body-machine of ours, the resulting impression is one of enormously increased respect for and confidence in the machine and its capabilities. While they are of great interest as indicating what the past history and experiences of the engine have been and of highest value as enabling us to interpret and even anticipate certain weak spots in its construction and joints in its armor, their most striking influence is in the direction of emphasizing the enormous elasticity and resourcefulness of the creature.

Not only has it met and survived all these difficulties, but it is continuing the selfsame processes today. So far as we are able to judge it is as young and as adaptable as it ever was, and just as ready to "with a frolic welcome greet the thunder and the sunshine" as it ever was in the dawn of history.

These ancestral and experimental flaws, even when unrecognized and unguarded against, have probably not at any time been responsible for more than one or two per cent of the body's breakdowns; while, on the other hand, every process with which it fights disease, every trick of strategy which it uses against invading organisms, every step in the process of repair after wounds or injury, is a trick which it has learned in its million-year battle with its surroundings.

The Healing Process in Wounds

TAKE such a simple thing as the mere apparently blind habit possessed by the blood of coagulating as soon as it comes in contact with the edges of a cut or torn blood-vessel, and think what an enormous safeguard this has been and is against the possibility of death by hemorrhage. So well is it developed and so rapidly does it act that it is practically impossible to bleed many animals to death by cutting across any vessel smaller in size than one of the great aortic trunks. The rapidity and toughness of the clotting, combined with the other ancestral tricks of lowering the blood pressure and weakening down the heart, are so immensely effective that a slash across the great artery of the thigh in the groin in a dog will be closed completely before he can bleed to death. So delicate and so purposeful is this adjustment that the blood will continue as fluid as milk for ten, twenty, forty, eighty years—as long as it remains in contact with healthy blood-vessels. But the instant it is brought in contact with a broken or wounded piece of a vessel-wall that instant it will begin to clot. So inevitable is this result that it gives rise to some of the sudden forms of death by bloodclot in the brain or lung (apoplexy, "stroke"), the clot having formed upon the roughened inner surface of the heart or of one of the blood-vessels and then floated into the brain or lung.

Then take that matchless and ingenious process of the healing of wounds, whose wondrousness increases with every step that we take into the deeper details of its study. First, the quick outpouring and clotting of the blood after enough has escaped to wash most poisonous or offending substances out of the wound. This living, surgical cement, elastic, self-feeding, soothing, not only plugs the cut or torn mouths of the blood-vessels, but fills the gap of the wound level with the surface. Here, by contact with the air and in combination with the hairs of the animal it forms a tough, firm, protective coating or scab, completely shutting out cold, heat, irritants or infectious germs.

Into the wedge-shaped, elastic clot which now fills the wound from bottom to top like jelly in a mould, the leucocytes or white blood-cells promptly migrate and convert it into a mesh of living cells. They are merely the cavalry and skirmishers of the repair brigade and are quickly followed by the heavy infantry of the line in the shape of cells born of the injured tissues on either side of the wound. These join hands across the gap, the engineer corps and the commissariat department move up promptly to their support in the form of little vein-switches which bud out from the wounded blood-vessels. The clot is transformed into what we term granulation tissue and begins to organize. A few days later this granulation tissue begins to contract and pull the lips of the wound together. If the gap has not been too wide the wound will be completely closed, its lips and deeper parts drawn together in nearly perfect line, separated only by a thin scar on the surface with a vertical keel of scar tissue descending from it. If the lips cannot be drawn together and there be no surgical skill at hand to assist them with stitches or bandages then the gap will be filled up by the fibrous transformation of this granulation tissue and a thick, heavy scar result. Meanwhile, the skin-cells of the surface have not been idle, but begin to bud out on either side of the healing wound, pushing a little line of colonists forward across the raw surface. In longer or shorter time, according to the width of the gap, these two lines meet and the site of our wound or the scar that it has left is perfectly coated over with a layer of healthy skin.

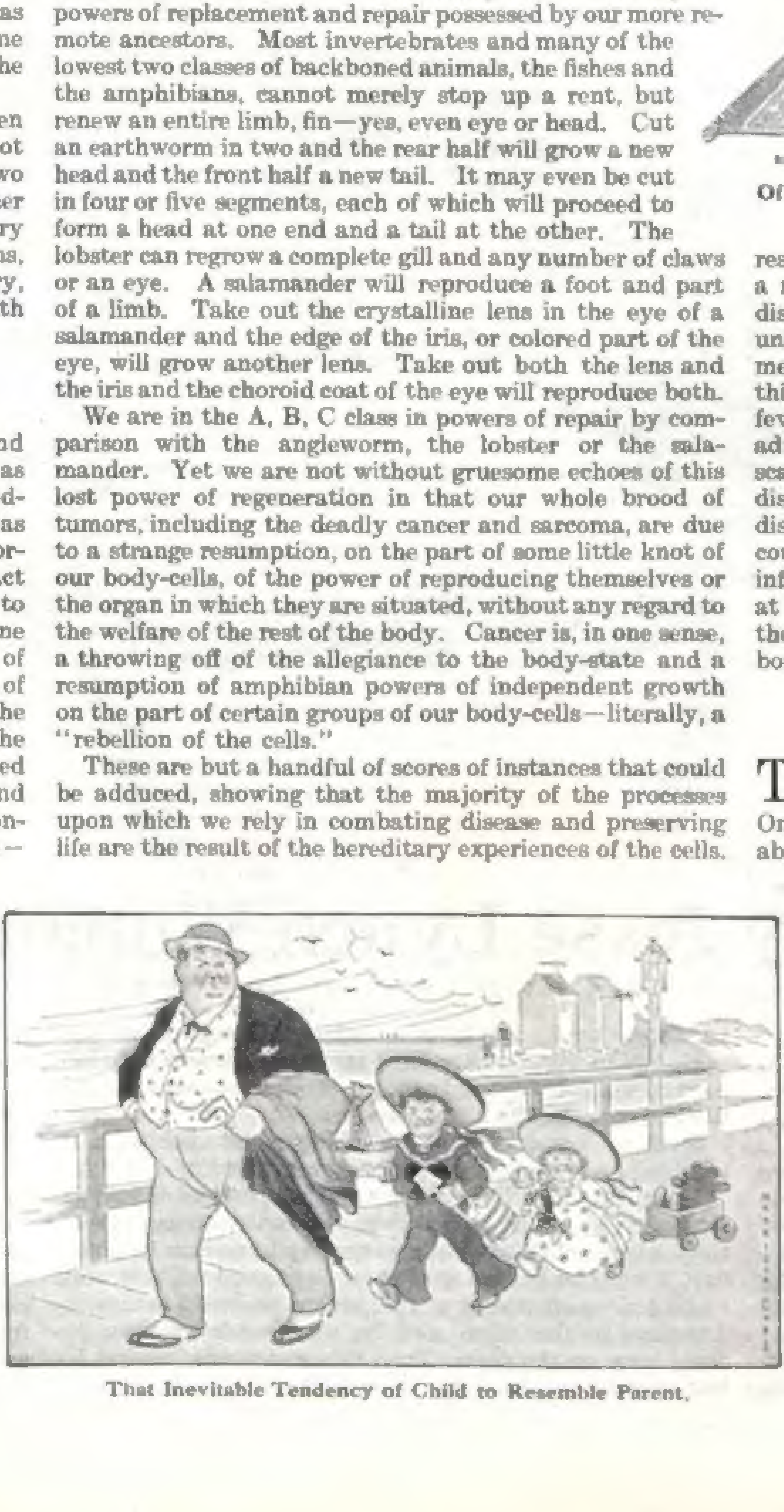
This drama has occurred so many score of times in every one of us that custom has blinded our eyes to its ingenious perfection, but it took a million years to bring it to its finished state.

The Powers of the Salamander

IT MAY be a healthy corrective to our overweening conceit to remind ourselves that, remarkable and valuable as it is, it is a mere infant in arms compared to the superb powers of replacement and repair possessed by our more remote ancestors. Most invertebrates and many of the lowest two classes of backboned animals, the fishes and the amphibians, cannot merely stop up a rent, but renew an entire limb, fin—yes, even eye or head. Cut an earthworm in two and the rear half will grow a new head and the front half a new tail. It may even be cut in four or five segments, each of which will proceed to form a head at one end and a tail at the other. The lobster can regrow a complete gill and any number of claws or an eye. A salamander will reproduce a foot and part of a limb. Take out the crystalline lens in the eye of a salamander and the edge of the iris, or colored part of the eye, will grow another lens. Take out both the lens and the iris and the choroid coat of the eye will reproduce both.

We are in the A, B, C class in powers of repair by comparison with the angleworm, the lobster or the salamander. Yet we are not without gruesome echoes of this lost power of regeneration in that our whole brood of tumors, including the deadly cancer and sarcoma, are due to a strange resumption, on the part of some little knot of our body-cells, of the power of reproducing themselves or the organ in which they are situated, without any regard to the welfare of the rest of the body. Cancer is, in one sense, a throwing off of the allegiance to the body-state and a resumption of amphibian powers of independent growth on the part of certain groups of our body-cells—literally, a "rebellion of the cells."

These are but a handful of scores of instances that could be adduced, showing that the majority of the processes upon which we rely in combating disease and preserving life are the result of the hereditary experiences of the cells. Intelligent physicians are receding completely from that curiously-warped and jaundiced view which led us to regard heredity chiefly as a factor in the *production* of disease. It was, perhaps, natural enough, since it was inevitably only its injurious, or, so to speak, malicious, effects which were brought to our attention to be corrected. But, just as in the growth of our ethnic religions it is Evil that is worshiped first as strongest and most aggressive, and the recognition of the greater power of good comes only at a later stage, so it has been in pathology.



That Inevitable Tendency of Child to Resemble Parent.

Not only do we regard heredity as a comparatively small and steadily receding factor in the production of disease, but we fully and frankly recognize it as the strongest and most important single force in its prevention. All our processes of repair, all the reactions of the body against the attack of accident or of disease are hereditary endowments, worked out with infinite pains and labor through tens of thousands of generations. The utmost that we can do with our drugs and remedies is to appeal to and rouse into action the great healing power of Nature, the classic "*Vis medicatrix Naturæ*," an incarnation of our past experiences handed down by heredity. Enormously valuable and important as are the services to human welfare, health and happiness which can be rendered by the destruction of the living external causes of disease and the prevention of contagion, our most permanent and substantial victories are won by appealing to and increasing this long-descended and hard-won power of individual resistance.

"But," says some one at once, "I thought there were a large number of hereditary diseases." Fifty years ago there were a score of such, twenty years ago the score had sunk to five or six. Now there is scarcely one left. There is no known disease which is directly inherited as such. There is scarcely even a disease in which we now regard heredity as playing a dominant or controlling part. Among the few diseases in which there is serious dispute as to this are tuberculosis, insanity, epilepsy and cancer.

Then there are diseases which for a long time puzzled us as to the possibility of their inheritance, but which have now resolved themselves clearly into instances of the fact that a mother who happens to contract an acute infectious disease of any sort may communicate that disease to the unborn child. If this occurs at an early stage of development the child will naturally be promptly killed. In fact, this is the almost invariable result in smallpox and yellow fever. If, on the other hand, development be further advanced or the infection be of a milder character, like scarlet fever, the child may be born suffering with the disease or with the virus in its blood, which will cause the disease to develop within a few days after birth. This, of course, however, is clearly not inheritance at all, but direct infection. We no longer use the term *hereditary* to describe at least one of these diseases, but have substituted for it the word *congenital*, which simply means that the child is born with the disease.

Of All Deaths to Die, the Loneliest is That by Extreme Old Age

Tuberculosis Rarely Hereditary

THERE is no such thing as this disease extending "unto the third and fourth generation," like the wrath of Jehovah. One fact must, of course, be remembered, which has probably proved a source of confusion in the popular mind, and that is the extraordinary "long-windedness" of one of these diseases. It takes not merely two or three weeks or months to develop its complete drama, but anywhere from three to thirty years, so that it is possible for a child to be born with the taint in its blood and yet not exhibit to the non-expert eye any sign of the disease until its eighth, twelfth or even fifteenth year.

The case of tuberculosis is almost equally clear-cut. In all the thousands of post-mortem examinations which have been held upon newborn children and upon mothers dying in or shortly after childbirth the number of instances of the actual transference of the bacilli of tuberculosis from mother to child could be counted upon the fingers of two hands. It is one of the rarest of pathologic curiosities and, for practical purposes, may be entirely disregarded. When tuberculosis appears in several members of a family, in eight cases out of ten it is due to direct infection from parents or older children. This is strikingly brought out in the admirable work done by the Associated Dispensaries for Tuberculosis of the Charity Organization Society of New York.

One of the first steps in advance which they took was to establish in connection with every clinic for tuberculosis an attendant nurse, whose duty it was to visit the patients at their homes and advise and instruct them as to improvements in their methods of living, ventilation, food and the prevention of infection.

It was not long before these intelligent women began to bring back reports of other cases in the same family. Now the procedure is regularly adopted, whenever a case presents itself, of rounding up the remainder of the family group for examination, with the astounding result that where a mother or father is tuberculous from twenty to sixty per cent of the children will be found to be suffering from some form of the infection. Instances of three infected children out of five living in the same room with a tuberculous mother are actually on record.

No one can practice long in any of our great climatic health resorts for tuberculosis, like Colorado or the Pacific Slope, without coming across scores of painful and distressing instances of children of tuberculous parents dying suddenly in convulsions from tuberculous meningitis or from a wasting diarrhœa, from tuberculosis of the bowels or from a violent attack of distention of the bowels due to tuberculous peritonitis. The favorite breeding-place of the tubercle bacillus is unfortunately in the home.

On the other hand, while the vast majority of cases of so-called hereditary tuberculosis are due to direct infection, and may be prevented by proper disposal of the sputum and other methods for avoiding contagion, there is probably a hereditary element in the spread of tuberculosis to this degree: that, inasmuch as all of us have been exposed to the attack and invasion of the tubercle bacillus, not merely scores, but hundreds of times, and have been able to resist or throw off that attack without apparent injury, the development of an invasion of the tubercle bacillus sufficiently extensive to endanger life is, in nine cases out of ten, in itself a proof of lowered resisting power on the part of the patient. This may be, and often is, only temporary, due to overwork, underfeeding, overconfinement, or that form of gradual suffocation which we politely term inadequate ventilation.

In a certain percentage of cases, however, it is due to lack of vigor and vitality; a lowering of the whole systemic tone, which may have existed from birth or which may have continued for years. In that case it is hardly to be expected that such an individual, becoming a parent, will be able to transmit to his or her offspring more vigor than he originally possessed. It is therefore probable that the children of a considerable percentage of tuberculous parents would not possess the same degree of resisting power against tuberculosis or any other infection as that of the average individual.

It is doubtful whether this factor of inherited lowered resistance plays any very important part in the propagation of tuberculosis, partly because it is comparatively seldom that consumptive marries consumptive, and such tendencies to lowered vigor and vitality as may be transmitted by one parent will be neutralized by the other; partly also because, by the superb and beneficent logic of Nature, the pedigree of any disease is of the most mushroom and insignificant length, while the pedigree of health stretches back to the very dawn of time. In the struggle for dominance which takes place between the germ cells of the father and those of the mother the chances are at least ten to one in favor of the old ancestral traits of vigor, of resisting power and of survival. So deeply is this idea implanted in the convictions of the scientific world that one of the bitterest and most widely-debated of recent biologic problems has been the question of whether acquired characters or peculiarities can under any circumstances be inherited. Victory for the present rests with those who deny the possibility of such inheritance, and disease is emphatically an acquired character.

On the other hand, truth here, as everywhere, probably lies between the extremes, and both biologists and the students of disease have arrived at practically the same working compromise, namely, that while no gross defect, such as a mutilation, nor definite disease factor, such as a germ, nor even a cancer, can possibly be inherited, yet, inasmuch as the two cells which in their development for the new individual are nourished by the blood of the maternal body, influences which affect the nutritiousness or healthfulness of that blood may unfavorably influence the development of the offspring.

Disease cannot be inherited any more than a mutilating defect, but the results of both, in so far as they affect the nutrition of the offspring in the process of formation, may be transmitted, though to a very much smaller extent than we formerly believed. In the case of tuberculosis, if the mother, during the months that she is building up the body and framework of a child, is in a state of reduced or lowered nutrition on account of consumption or any other disease, or has her tissues saturated with the toxins of this disease, it is hardly to be expected that the development of the child will proceed with the same perfection as it would under perfectly normal maternal surroundings.

However, even this influence is comparatively small; for one of the most marvelous things in Nature is the perfection of the barrier which she has erected between the child before birth and any injurious conditions which may occur in the body of the mother. Here preference, so to speak, is given to the coming life, and whenever there is a contest for an adequate supply of nutrition, as, for instance, in cases of underfeeding or of famine, it is the mother who will suffer in her nutrition rather than the child. The unborn child, biologically considered, feeds upon the best she has to offer, rejecting all that is inferior, doing nothing and giving nothing in return. Of how perfectly the coming generation is protected under the most unfavorable circumstances we have been given a striking object-lesson in one family of the lower animals.

In the effective crusade against tuberculosis in dairy cattle waged by the sanitary authorities in Denmark it was

(Continued on Page 50)

THE HONEYMOON

By Jesse Lynch Williams

ILLUSTRATED BY A. B. WENZELL

WHEN the wild rain-clouds were driven out to sea at last the happy pair had ventured forth from their secluded retreat, and, passing through "My Lady's garden," had crossed the ancient Bowling Green and mounted Beacon Hill, where, hand-in-hand, they had gazed out across the sparkling downs as the sun sank behind the distant fringe of trees.

Then, still in silence, but still together, they had returned to the ancient manor-house—all their own to revel in for days to come with no fear of interruption. Here in the goodly Tudor Hall, mellow with the tone of time, before the smoke-stained fireplace, guarded on either side by carved knights in armor, the lovers lingered as if reluctant to break the spell, gazing dreamily into the glowing embers, while outside the wind crooned caressingly about the mossy gables and the rooks in the swaying fir trees called to one another, their clamor, now faint, now clear, wafted by the wind.

He was seated in an immense oak chair of richly-carved back, and she on a low stool at his feet, her fair head resting against his knee while he ran his fingers idly through her light brown hair. He was smoking his pipe, for which she had held the match, as was her pretty custom. A bit of unfinished embroidery lay unnoticed at her side. It was all just as they had pictured it in the long ago, a dream come true. . . .

Presently Peter Cunningham, for he it was, might have been seen quietly removing his pipe with one hand while quickly covering his mouth with the other. His jaws opened wide with a spasmodic movement, irresistible, pitiless; then, after the climax, closed again, softly; this being followed by a rapid blinking of the eyelids, as though tears were there. As if suddenly realizing the significance of what he had unintentionally done Peter Cunningham scowled troubledly and, all unseen by her, he shook his handsome head. But he said nothing. Outwardly all was perfect, and his silence seemed the sweet silence of perfect comradeship, broken only by the whisper of the wind and the low moan of the distant sea.

Shall we penetrate the disturbing secrets behind that troubled brow and see what was the matter?

When the beautiful dream was first attained it had all seemed too good to be real, but now with nothing else to think about, nothing else for a usually busy man to do all day, it was fast becoming too real to be good. There were to be four more weeks of this before he could return to America, to the office, and he was wondering how he could keep up the pace. True, this was precisely what he had worked for, lived for, longed for, but with the best intentions it is difficult to keep on longing for what you have. He had won what he wanted and now he feared that he would soon stop wanting what he had won. It was miserably unfair to the charming creature at his feet, but *he* couldn't help it. He was doing his best to keep on loving her; yet already there had come times when he did not thrill at hearing her light staccato step approaching along the passage. Even now he could look down upon her there in the soft light of the afterglow without feeling in the least like taking her in his arms. If it were as bad as this in a month what would it be in a year—in a lifetime of fireside companionship! He shut his eyes as if afraid to face the appalling picture. She was so young and so fair, and he was so bored.

He wondered how *she* could keep on liking it. But that, it seemed, was the nature of woman. Had not the poets, the true lover's only Baedeker, declared that love was of man's life a thing apart, but of woman's life the whole business? *She* did not seem to mind seeing no one but him; she *liked* being shut in by the rain. The home was woman's sphere. She had become habituated to it by centuries of training—the only really domesticated animal.

Presently Sylvia, for it was no other, looked up at her husband and smiled. "Peter," she asked drolly, "are you still happy in your 'new life' in your 'little home'?"

He chuckled fondly, as she knew he would, for he always did when she burlesqued this phase of the older generation, especially as their little home was considerably larger than any they ever expected to occupy again—at least until their new life was considerably older. It was a historic estate founded centuries before, added to and subtracted from in various succeeding centuries of war or affluence, and now intrusted for a short term to these young Americans at what seemed a ridiculously low rental. They had seen the advertisement of it in Country Life, had fallen in love with the pictures and had snapped it up, poor innocents, without understanding, being Americans, certain quaint old English customs which made the rent but one small factor in the expense of leasing quaint old English places.

But it was what they both had always wanted (you see how congenial they had thought they were) and each was glad to give up the extravagance of a motor-car for this more desirable luxury, this "ideal" background for a honeymoon. As neither expected to have another honeymoon (again they agreed amicably) they meant to make the most of this one. Well, they were doing so.

But it seems that there are also other worthy instincts in life besides the mating instinct, though that may be the prettiest and most potent. For instance, there is the gregarious instinct. Even to the best of mated couples in the most ideal surroundings—with entrancing walled gardens and avenues of firs, with copses, swales, downs, moors, fens and even a haunted chamber—the low insistent call of the tribe will sometimes penetrate.

In those first idyllic days, when it all seemed too good to be true, when transported by the glory of loving something better than one's self—the period upon which poets are inclined to dwell to the exclusion of what follows—they were both perfectly convinced that never again would they want any one in their cosmos but each other. In fact, a universe alone would have suited them very well, or, at least, a privately-owned wilderness. But as that was not altogether practicable they had rented a wilderness, this very charming one, in a remote corner of the world, far from home and free from friends, where they had no more to do with their English neighbors, who were inclined to be kind, than courtesy demanded.

But, alas! even with the one woman in the world the wilderness was not Paradise eno' for Peter Cunningham. For that matter, it had not proved to be enough even in the case of Adam and the one woman then in the world, though theirs was a real Paradise, and Adam, it will be recalled, had not acquired that unfortunate habit of earning his own loaf and jug of wine—another respect in which he had the advantage over his young son Peter. And yet, like many a misled lover before him, here was a bridegroom who felt himself horribly lacking in the prime essentials of an orthodox husband, because he was rapidly becoming bored to death at being cooped up through a long, rainy season in a fascinating old manor-house with the only girl he had ever really loved.

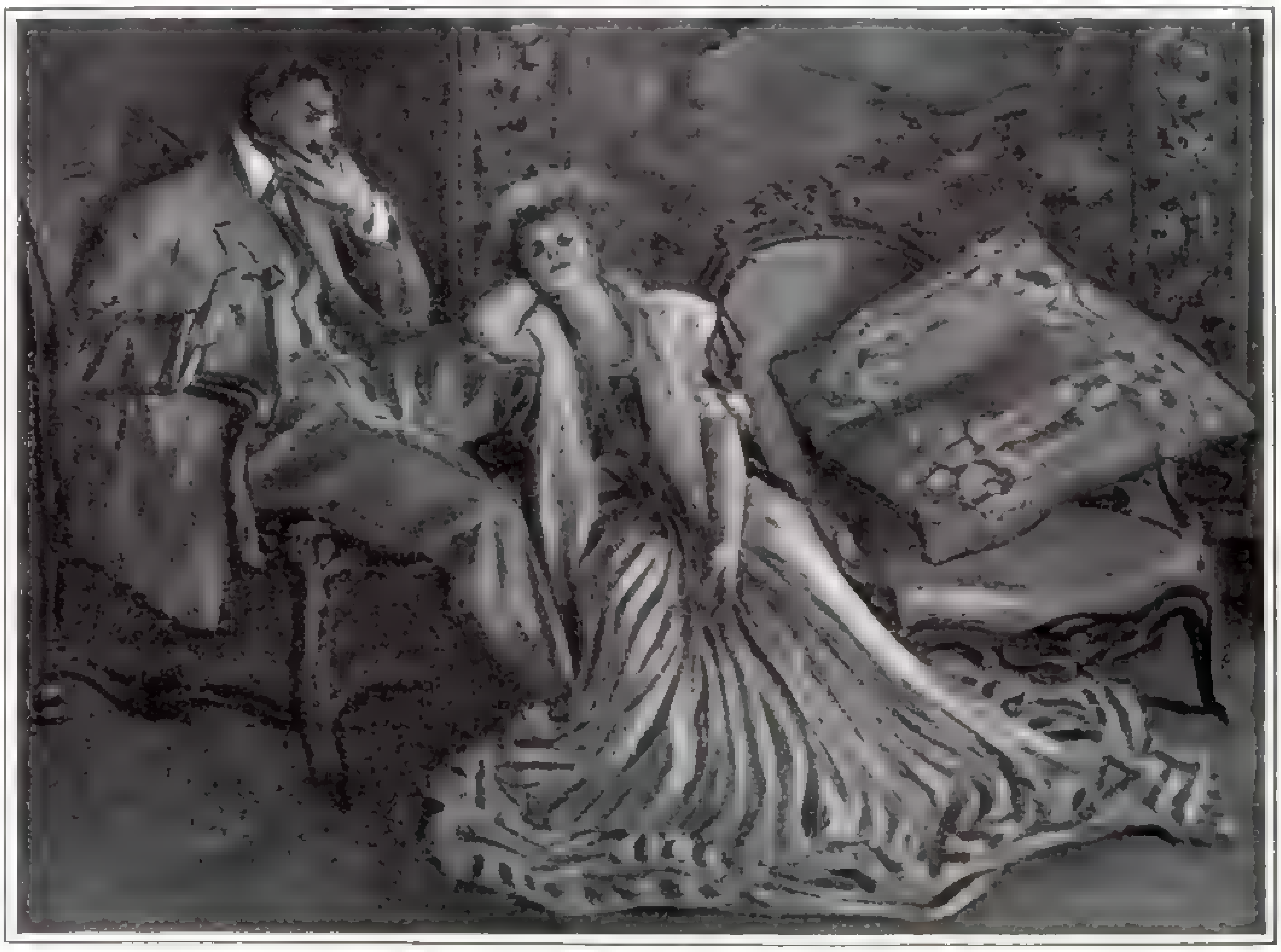
Suddenly, as if reading his thoughts, his wife turned and confronted him. "Why are you so silent, Peter?"

"Silent?" he echoed, a little startled. "Why, I was just thinking," he explained enthusiastically, "how quiet and nice it was here now that the Winstons are gone and we can have each other all to ourselves again!" He believed that he ought to be glad that his guests were gone, so he tried to persuade himself by saying it often. Mental healers work wonders in that way.

The Winstons, while motoring through the country, had discovered the Cunninghams, had made a week's visit, and had made poor Peter realize what a shamefully overdeveloped gregarious instinct he had. It amounted almost to a passion. He caught himself looking back with a sort of sentimental yearning upon that all too brief visit, now over and done for. The fun the four of them had together, the gayety at dinner, the quick talk and laughter! Even breakfast had been objective and enjoyable. And then that blessed automobile of the Winstons! The good fresh air, and the frolicsome fun on the runs to unknown far-away towns, with glimpses of the glad outside world, now so remote and unattainable.

"I believe you miss them horribly!" said his wife teasingly, yet with a wistful little look in her soft eyes. "Do you, Peter?"

Women are so queer about some things; they must be assured and reassured. "Miss them!" He leaned forward and kissed her white brow. That was the answer a woman likes. He had read it in a book. "I need exercise, that's all. I'm used to taking a good deal."



His Jaws Opened Wide With a Spasmodic Movement

She patted his hand after the fond manner of women. "Good old Peter," she said. "Tomorrow we'll take a long walk whether it rains or not."

Outwardly he beamed, but inwardly he writhed. He really had been an honest, God-fearing young man before his marriage, but now it seemed he would have to be a liar all his life—a liar to the one he wanted most to be honest with. What a life! What a travesty on that beautiful dream of perfect understanding and mutual sympathy!

But what a noble hero he was (if he had only known it) to sacrifice himself, and even truth, for the sake of the woman he loved! No, it was even more heroic than that—it was for the sake of the woman he no longer loved. Any man, even a blackguard, can perform noble deeds for the woman he adores, but it takes a fine fellow to sacrifice himself for the sake of a woman who bores him. Peter Cunningham, American business man, was probably nobler than any of the Christian knights who had sat before that ancient fireplace in the gallant days of old—but he wasn't thinking about that. He was thinking about the Winstons.

He wondered why he missed them so; in his bachelor days they had never appealed to him especially. But it had seemed good to have a man about again, some one to slap on the back, some one to smoke and drink and sit up late with, talking shop and gossip by the fireside after the girls had gone to bed; and good to see a man on the other side of the tennis net, instead of the woman who was meant for him from the beginning of time (and the end thereof), some one to whom it was not necessary to serve easily, for whose sake he need not cheat himself in the score.

But that was only natural and manlike. The chagrining recollection, the unmanly truth, was that he had been able, willing—nay, glad—though married so short a time, to tear himself away from his fair bride and go with Tom on a long tramp over the hills for two whole days! He knew men—long-married men—who boasted of never having been separated from their loving wives for twenty-four hours. He had confidently expected to be that sort himself. . . . He suspected now why they boasted about it. Marriage was an endurance contest. Indeed, such an agreeable change had it been to get away from his beloved helpmeet and have at last not a dainty feminine stroll (hand-in-hand) but a real walk, twenty-five good sweating miles a day with a companion who was not liable to damp skirts or drafts or fatigue—such a joyous relief that this unromantic bridegroom ran and jumped and frisked about like a half-broken colt released at last from the chafing double harness. He sang, he swore, he even—ah, me!—he even spat upon the neat English highways. Such was the transforming influence of holy matrimony upon an imperfectly domesticated animal named Peter.

"I ran across Cunningham," Tom wrote to a mutual friend, "with his beautiful bride in his grand old place by the sea. We left the girls there for a couple of days and took a walking trip—at a frightful pace. He is so happily married that he only touched the high places—would have done forty miles the first day if I hadn't held him in. But one thing struck me as odd. You know he never used to drink much in the old days, but that night at dinner at an old inn he almost put your humble servant under the table!" Life had taken on a new meaning for Peter.

Once more the long silence of perfect comradeship was broken by Sylvia. "Dearest, if we hadn't this expensive place on our hands wouldn't you like to go back to the States?"

He was startled—was she reading his mind? But he recovered himself quickly. "What! leave this Paradise? Would *you* like it?" He could hardly hope that she would say yes.

"I was thinking of you, dear," she said sweetly.

"Of me!" Again he gave her the orthodox answer (on her fair cheek this time). She was always thinking of him, God bless her! One is supposed to love them for that. But somehow it was like the chocolate cake she had surprised him with on his birthday dinner—it was awfully dear of her, but, as it happened, he did not care for chocolate cake. (What should one do in such a case? Peter, being noble, ate the cake.)

"How about your work?" she asked innocently. "Ought you really to stay away two whole months?" Clearly something had aroused her suspicions.

"Honeymoons come but once in a lifetime," he made answer. "Thank Heaven!" he added under his breath.

Suddenly she turned and searched his eyes with a look that made him tingle with dread. "Peter," she asked without any twinkling drollery, without any fond smile—"Peter, do you really enjoy being cooped up here in this lonely place with me?" (No doubt of it now! Something had told her—probably her intuitions; he had heard that their intuitions were wonderful.) "No, Peter, never mind kissing me; I want the truth. You know we promised always to be honest with each other. Remember, there are to be four more weeks of this, and John, the gardener, says they are more than likely to be rainy. Do you really think you can stand it? Answer me truly, Peter!"

It was the supreme moment of their life together. Her happiness hung in the balance, hung on him. His dream was gone, but hers should remain. Though in a panic he arose to the occasion and lied like a gentleman.

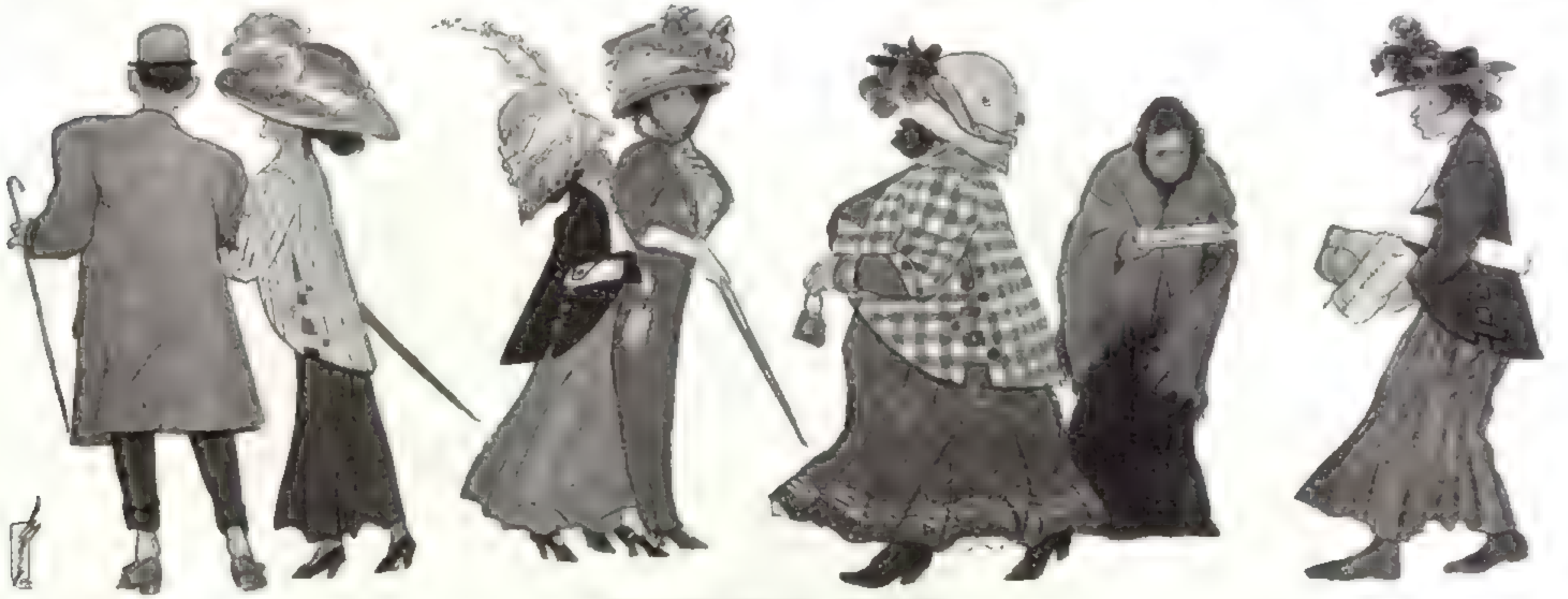
"Stand it! Why, Sylvia, isn't it the dream of my life? The thing I lived for, worked for, all these years?" He looked down upon her with a tender pity for the poor, deceived creature. He leaned forward to take the dear, trustful little thing in his arms, and apply more adjectives to her.

But suddenly she sprang out of his reach. "Then all I have to say," she burst out impetuously, "is that you

(Continued on Page 36)

THE ARVERNE SACQUE

A DEAL IN DESIGNERS



"That Arverne Sacque was a Record Seller"

By MONTAGUE GLASS

ILLUSTRATED BY GUSTAVUS C. WIDNEY

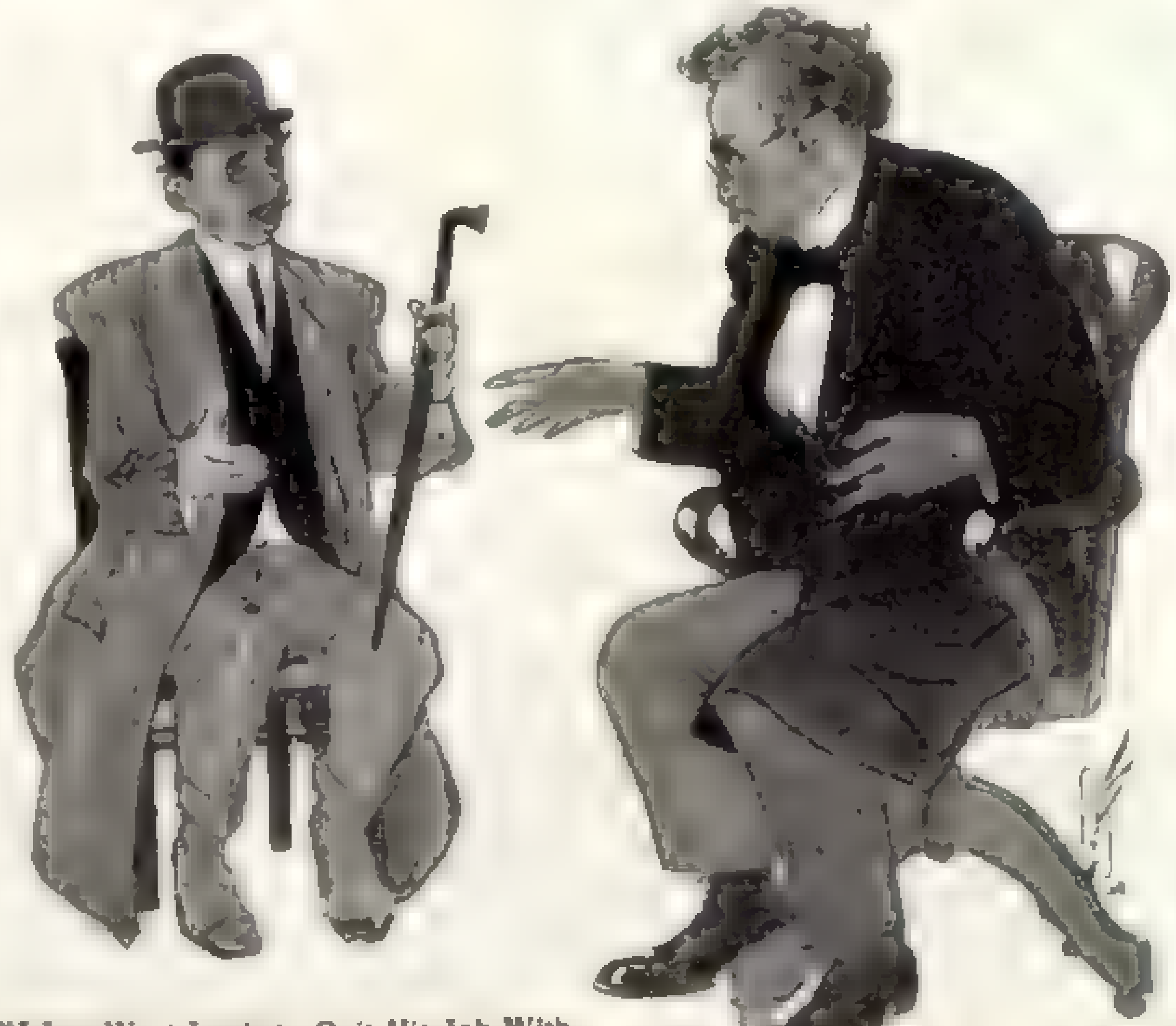
UP TO the current spring season Morris Perlmutter, junior partner of Potash & Perlmutter, had acted as designer in the firm's business of manufacturing cloaks and suits, and, with one or two unfortunate exceptions, the styles he originated had been entirely satisfactory to Potash & Perlmutter's growing trade. The one or two unfortunate exceptions, however, had been a source of some loss to the firm. First there were the striped tourists' coats which cost Potash & Perlmutter three thousand dollars; and then came the plum-color Empires: total, five thousand dollars charged off to profit and loss on the firm's books.

"No, Mawruss," Abe said, when his partner spoke of a new model, which he termed the Directoire Coatee, "I don't like that name. Anyhow, Mawruss, I got it in my mind we should *hire* a designer. While I figure it that you don't cost us nothing extra, Mawruss, a couple of stickers like them striped tourists and that Empire model puts us in the hole five thousand dollars. On the other hand, Mawruss, if we gets a good designer, Mawruss, all we pay him is two thousand a year and we're through."

"I know, Abe," Morris replied, "but designers can turn out stickers, too."

"Sure they can, Mawruss," Abe went on, "but they got a job to look out for, Mawruss, while you are one of the bosses here, whether you turn out stickers or not. No, Mawruss, I got enough of stickers already. I'm going to look out for a good, live designer, a smart young feller like Louis Grossman, what works for Sammet Brothers. I bet you they done an increased business of twenty per cent with that young feller's designs. I met Ike Gotthelf, buyer for Horowitz & Finkelbein, and he tells me he gave Sammet Brothers a two-thousand-dollar order a couple of weeks ago, including a gross of that new-style garment they got out, which they call the Arverne Sacque, one of Louis Grossman's new models."

"Is that so?" said Morris. "Well, you know what I would do if I was you, Abe? I'd see Louis Grossman and offer him ten dollars a week more than Sammet Brothers pays him, and the first thing you know he'd be working for us and not for Sammet Brothers."



"I Just Want Louis to Quit His Job With Potash & Perlmutter and Come and Work for Us"

"You got a great head, Mawruss," Abe rejoined ironically. "You get the same idee all of a sudden what I think about a week ago already. I seen Louis Grossman yesterday, and offered him fifteen, not ten."

"And what did he say?"

"He says he's working by Sammet Brothers under a contract, Mawruss, what don't expire for a year yet, and they're holding up a quarter of his wages under the contract, which he is to forfeit if he don't work it out."

"Don't you believe it, Abe," Morris broke in. "He's standing out for more money."

"Is he?" said Abe with some heat. "Well, I seen the contract, Mawruss, so either I'm a liar or not, Mawruss. Ain't it?"

Here they were interrupted by the entrance of a customer, Ike Herzog, of the Bon Ton Credit Outfitting Company.

"Ah, Mr. Herzog!" Abe cried, rising to his feet and extending both hands in greeting. "Glad to see you. Ain't it a fine weather?"

Mr. Herzog grunted in reply.

"Potash," he said, "when I give you that order last week, I don't know whether I didn't buy two gross your style fifty-nine-ten, ain't it?"

"Yes, you did," said Abe.

"Well," said Herzog, "I want to cancel that part of the order."

"Cancel it!" Abe cried. "Why, what's the matter with them garments? Ain't the samples made up right?"

"Sure, they're made up right," said Herzog, "only I seen something what I like better. It's about the same style, only more attractive. I mean Sammet Brothers' style forty-one-fifty—their new Arverne Sacque."

"Mr. Herzog!" Abe cried.

Herzog raised a protesting palm.

"Now, Potash," he said, "you know whatever I buy in staples you get the preference; but when anybody's got a specialty like that Arverne Sacque, what's the use of talking?"

He shook hands cordially.

"I'll be around to see you in about a week," he said, and the next moment the door closed behind him.

"Well, Mawruss, that settles it," said Abe, putting on his hat. "When we lose a good customer like Ike Herzog, I gets busy right away."

"Where are you going, Abe?" Morris asked.

Abe struggled into his overcoat and seized his umbrella.

"Round to Sammet Brothers," he replied. "I'm going to get that young feller away from them if I got to pay 'em a thousand dollars to boot."

II

LEON SAMMET, head of the copartnership of Sammet Brothers, sat in the firm's sample-room and puffed gloomily at a Wheeling stogy. His brother, Barney Sammet, stood beside him reading aloud from a letter which he held in his hand.

"'Gents,'" he said, "'your shipment of the fourteenth instant to hand and in reply will say we ain't satisfied with nothing but style forty-one-fifty. Our Miss Kenny is a perfect thirty-eight, and she can't breathe in them Empires style 3022, in sizes 38, 40 or 42. What is the matter with you, anyway? We are returning them via Eagle Dispatch. We are yours truly, The Boston Store, Horowitz & Finkelbein, Proprietors.'"

"Yes, Barney," Leon commented, "that's a designer for you, that Louis Grossman. His Arverne Sacques is all right, Barney, but the rest is nix. He's a one-garment man. Tell Miss Aaronstamm to bring in her book. I want to send them Boston Store people a letter."

A moment later Miss Aaronstamm entered, and sat down at a sample table.

"Write to the Boston Store," Leon said. "'Horowitz & Finkelbein, Proprietors, Gents'—got that? 'We received your favor of the 18th instant, and in reply would say we don't accept no styles what you return.' Got that? 'If your Miss Kenny can't breathe in them garments that ain't our fault. They wasn't made to breathe in; they was made to sell. You say she is a perfect thirty-eight. How do we know that? We ain't never measured her, and we don't believe you have, neither. Anyway, we ain't taking back no goods what we sold once. Yours truly.' That's all, Miss Aaronstamm. I guess that'll fix 'em. What, Barney?"

Barney nodded gloomily.

"I tell you, Barney," Leon went on, "I wish I never seen that Louis Grossman. He certainly got into us good and proper."

"I don't know, Leon," said Barney. "That Arverne Sacque was a record seller."

"Arverne Sacque!" Leon cried. "That's all everybody says. We can't make a million dollars out of one garment alone, Barney. We can't even make expenses. I'm afraid we'll go in the hole over ten thousand dollars if we don't get rid of him."

"But we can't get rid of him," said Barney. "We got a contract with him."

"Don't I know it?" said Leon sadly. "Ain't I paid Henry D. Feldman a hundred dollars for drawing it up? He's got us, Barney. Louis Grossman's got us, and no mistake. Well, I got to go up to the cutting-room and see what he's doing now, Barney. He can spoil more piece-goods in an hour than I can buy in a week."

He rose wearily to his feet and was half-way to the stairs in the rear of the store when Abe Potash entered.

"Hallo, Leon!" Abe called. "Don't be in a rush. I want to talk to you."

Leon returned to the sample-room and shook hands limply with Abe. It was a competitor's, not a customer's, shake.

"Well, Abe," he said, "how's business?"

"If we got a good designer like you got, Leon," Abe replied, "we would ——"

"A good designer!" Barney broke in. "Why ——"

His involuntary disclaimer ended almost where it began with a furtive, though painful, kick from his elder brother.

"A good designer, Abe," Leon went on hastily, "is a big asset, and Louis Grossman is a first-class A Number One designer. We done a tremendous spring business through Louis. I suppose you heard about our style forty-one-fifty?"

Abe nodded.

"Them Arverne Sacques," he said. "Yes, I heard about it from everybody I meet. He must be a gold-mine, that Louis Grossman."

"He is," Leon continued. "Our other styles, too, he turns out wonderful. Our Empire models what he designs for us, Abe, I assure you is also making a tremendous sensation. You ought to see the letter we got this morning from Horowitz & Finkelbein."

Barney blew his nose with a loud snort.

"I guess I'll go upstairs, and see what the boys is doing in the cutting-room, Leon," he said, and made a hasty exit.

"Not that Louis Grossman ain't a good cutting-room foreman, too, Abe," said Leon, "but we're just getting in some new piece-goods and Barney wants to check 'em off. But I ain't asked you yet what we can do for you? A recommendation, maybe? Our credit-files is open to you, Abe."

Abe pushed his hat back from his forehead and mopped his brow. Then he sat down and lit a cigar.

"Leon," he commenced, "what's the use of making a lot of talk about it. I ain't come for a credit recommendation at all. I'm going to talk to you man to man, Leon, and no monkey-business about it nor nothing. I'm going to be plain and straightforward, Leon, and tell it to you right from the start what I want. I don't believe in no beating around the bush, Leon, and when I say a thing I mean it. I got to talk right out, Leon. That's the kind of man I am."

"All right, Abe," Leon said. "Don't spring it on me too sudden, though."

"Well," Abe continued, "it's this way."

He gave one last puff at his cigar.

"Leon," he said, "how much will you take for Louis Grossman?"

"Take!" Leon shouted. "Take! Why, Abe ——"

He stopped suddenly, and, recovering his composure just in the nick of time, remained silent.

"I know, Leon, he's a valuable man," Abe said earnestly, "but I'm willing to be fair, Leon. Of course I ain't a hog, and I don't think you are."

"No, I ain't," Leon replied quite calmly; "I ain't a hog, and so I say I wouldn't take nothing for him, Abe, because, Abe, if I told you what I *would* take for him, Abe, then, maybe, you might have reason for calling me a hog."

"Oh, no, I wouldn't, Leon," Abe protested. "I told you I know he's a valuable man, so I want you should name a price."

"*I* should name a price!" Leon cried. "Why, Abe, I'm surprised at you. If I go to a man to sell something what I like to get rid of it, and he don't want, then I name the price. But if a man comes to me to buy something what I want to keep, and what he's got to have, Abe, then *he* names the price. Ain't it?"

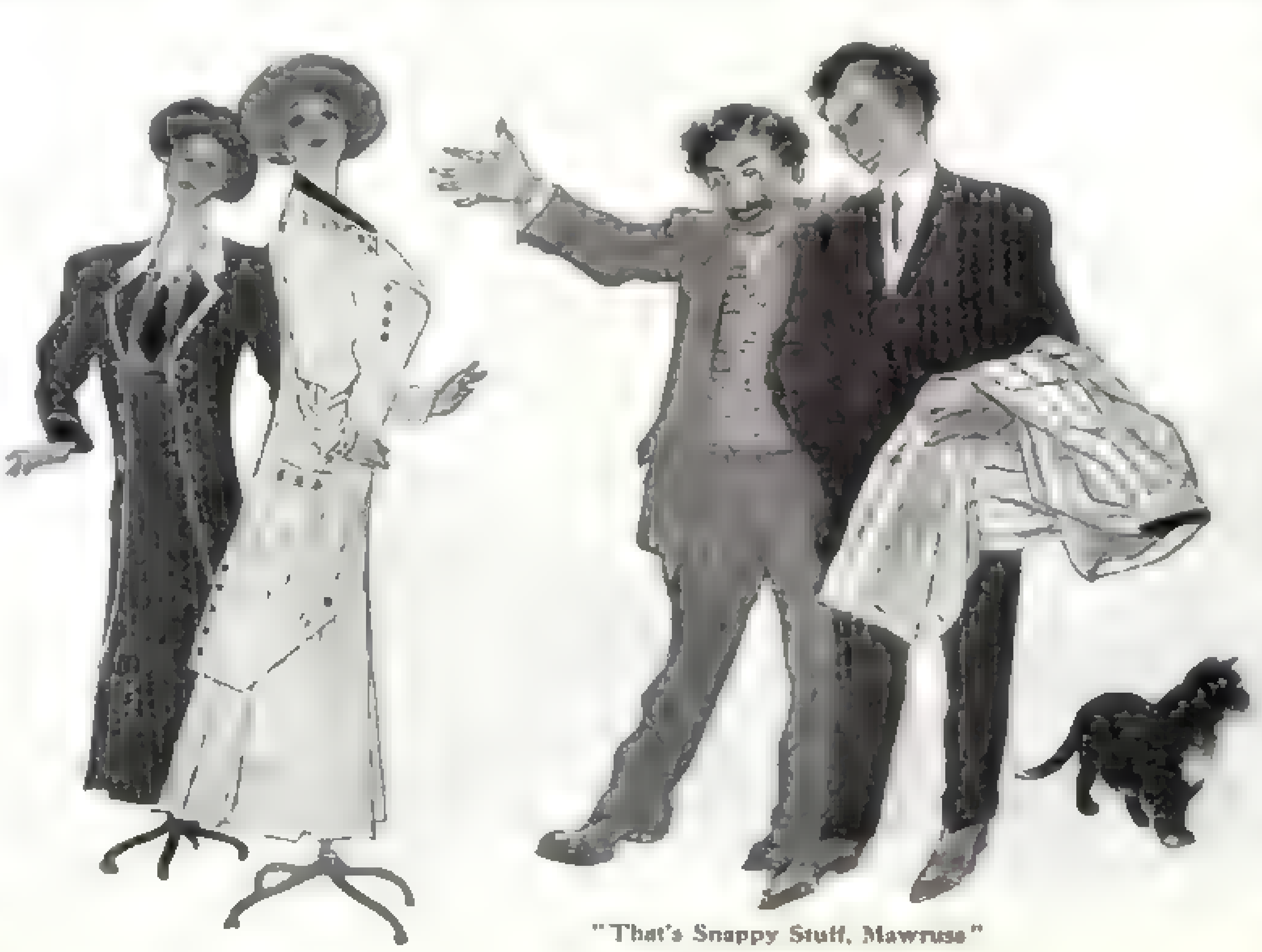
Abe looked critically at the end of his smoldering cigar.

"Well, Leon," he said at length, "if I must name a price, I suppose I must. Now I know you will think me crazy, Leon, but I want to get a good designer bad, Leon, and so I say"—here he paused to note the effect—"*five hundred dollars.*"

Leon held out his hand.

"I guess you got to excuse me, Abe," he said. "I'd like it first rate to stay here and visit with you all morning, but I got work to do, and so I hope you'll excuse me."

"Seven hundred and fifty," Abe said.



"That's Snappy Stuff, Mawruss"

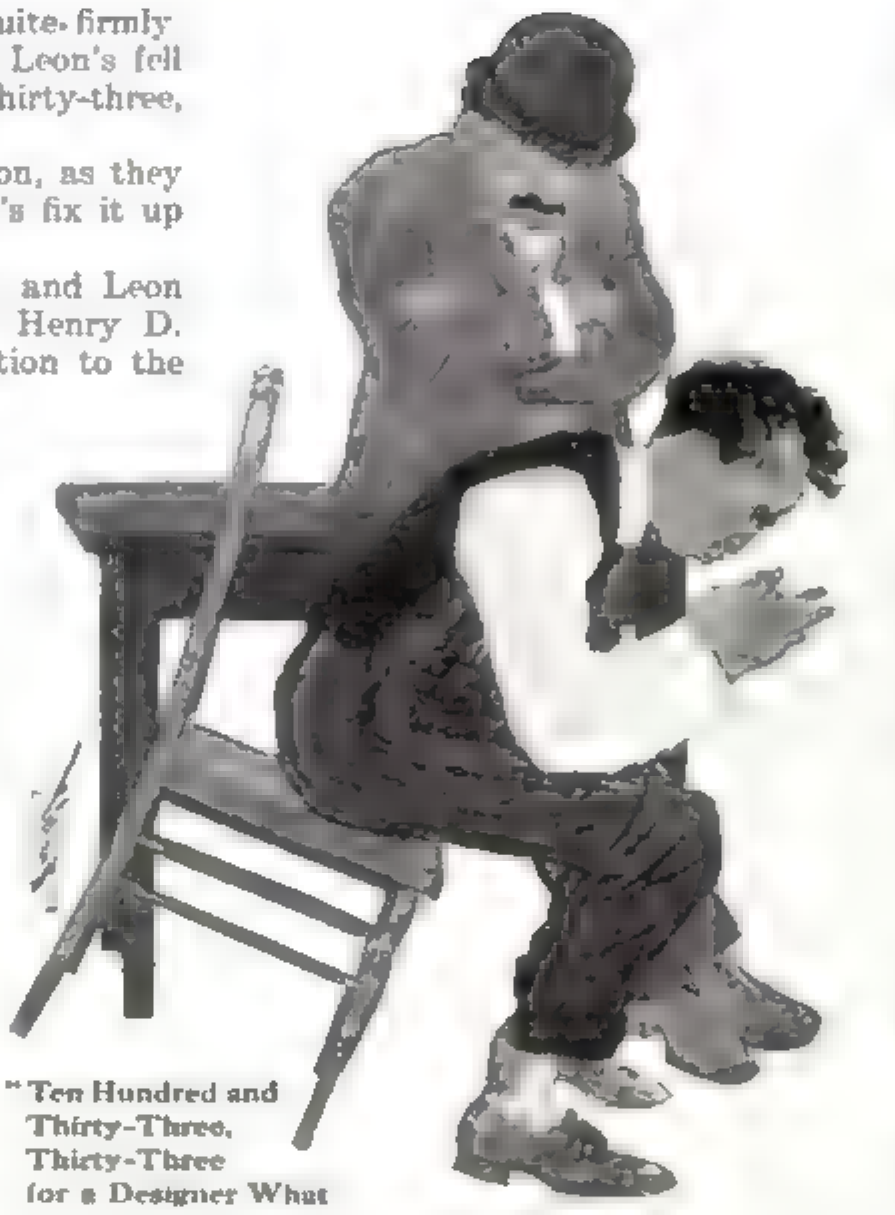
"Fifteen hundred dollars," Leon replied quite firmly.

For twenty minutes Abe's figure rose and Leon's fell until they finally met at ten hundred and thirty-three, thirty-three.

"He's worth it, Abe, believe me," said Leon, as they shook hands on the bargain. "And now let's fix it up right away."

Half an hour later, Abe, Louis Grossman and Leon Sammet entered the spacious law offices of Henry D. Feldman, who bears the same advisory relation to the cloak and suit trade as Judge Gary did to the steel and iron business.

The drawing of the necessary papers occupied the better part of the day and it was not until three o'clock in the afternoon that the transaction was complete. By its terms, Sammet Brothers, in consideration of $1033.33 paid by Potash & Perlmutter, released Louis Grossman from his contract, and Louis entered into a new agreement with Potash & Perlmutter at an advance of a thousand a year over the compensation paid him by Sammet Brothers. In addition he was to receive from Potash & Perlmutter five per cent of the profits of their business, payable weekly, the arrangement to be in force for one year, during which time neither employer nor employee could be rid one of the other save by mutual consent.



"Ten Hundred and Thirty-Three, Thirty-Three for a Designer What Couldn't Design Paper-Bags for a Delicatessen Store"

"It comes high, Mawruss," Abe said to his partner, after he had returned to the store, "but I guess Louis's worth it."

"I hope so," Morris replied. "Now we can make up some of them Arverne Sacques."

"No, Mawruss," Abe replied, "I'm sorry to say we can't, because, by the agreement what Henry D. Feldman drew up, Sammet Brothers has the sole right to make up and sell the Arverne Sacques; but I seen to it, Mawruss, that we got the right to make up and sell every other garment what Louis Grossman originated for them this season."

He smiled triumphantly at his partner.

"And," he concluded, "he's coming to work Monday morning."

III

AT THE end of three disillusionizing weeks Abe Potash and Morris Perlmutter sat in the sample-room of their place of business. Abe's hat was tilted over his eyes and he whistled a tuneless air. Morris was biting his nails.

"Well, Mawruss," Abe said at length, "when we're stuck we're stuck; ain't it? What's the use of sitting here like a couple of mummies; ain't it?"

Morris ceased biting his nails.

"Yes, Abe," he said, "ten hundred and thirty-three, thirty-three for a designer what couldn't design paper-bags for a delicatessen store. I believe he must have took lessons in designing from a butcher."

"Believe me, Mawruss, he learned it by telephone," Abe replied. "But cussing him out won't do no good, Mawruss. The thing to do now is to get busy and turn out some garments what we can sell. Them masquerade costumes what he gets up you couldn't sell to a five-and-ten-cent store."

"All right," Morris said. "Let's have another designer and leave Louis to do the cutting."

"*Another* designer!" Abe exclaimed. "No, Mawruss. You're a good enough designer for me. I always said it, Mawruss, you're a first-class A Number One designer."

Thus encouraged, Morris once more took up the work of the firm's designing, and he labored with the energy of despair, for the season was now far spent. At length he evolved four models that made Abe's eyes fairly bulge.

"That's snappy stuff, Mawruss," he said, as he examined the completed samples one morning. "I bet yer they sell like hot cakes."

Abe's prophecy more than justified itself, and in ten days they were completely swamped with orders. Abe and Morris went around wearing smiles that only relaxed when they remembered Louis Grossman and his hide-bound agreement, under which he drew five per cent of the firm's profits and sixty dollars a week.

"Anyhow, Mawruss, we'll get some return from Louis Grossman," Abe said. "I advertised in the Daily Cloak and Suit Record yesterday them four styles of yours as the four best sellers of the season, originated by the creator of the Arverne Sacque. Ike Herzog was in the first thing this morning and bought two gross lots of each one of the models. Ike's a great admirer of Louis Grossman, Mawruss. I bet yer when Sammet Brothers saw that ad they went crazy; ain't it?"

"But," Morris protested, "why should Louis Grossman get the credit for my work?"

"Because, Mawruss, you know them Arverne Sacques is the best sellers put out in the cloak and suit business this year," Abe replied. "And besides, Mawruss, we may be suckers, but that ain't no reason why Sammet Brothers should know it."

"Don't worry, Abe," said Morris; "they know they stuck us good and plenty when they released Louis Grossman."

"Do they?" Abe rejoined. "Well, they don't know it unless you told 'em. Louis Grossman won't tell 'em and I didn't tell 'em when I met Leon and Barney at lunch today."

"What did you tell 'em?" Morris asked, somewhat alarmed.

"I told 'em, Mawruss, that the season is comparatively young yet, but we already made from ten to twenty per cent more sales by our new designer. I told Leon them new styles what Louis Grossman got up for us is selling so big we can't put 'em out fast enough."

"And what did Leon say?" Morris asked.

"He didn't say nothing," Abe replied, "but he looked like his best customer had busted up on him. Then I showed him the order what we got this morning from Ike Herzog, and he started in right away to call Barney down for going home early the day before. I tell you, Mawruss, he was all broke up."

"I know, Abe," Morris commented, "that's all right, too, but, all the same, we ain't got much of a laugh on them two boys, so long as Louis Grossman loafs away upstairs drawing sixty dollars a week and five per cent of the profits."

"Well," replied Abe, "what are you going to do about it? Henry D. Feldman drew up the contract, and you know, Mawruss, contracts what Henry D. Feldman makes nobody can break."

"Can't they?" Morris cried. "Well, if Henry D. Feldman made it can't Henry D. Feldman break it? What

(Continued on Page 45)

LIGHTNING AND ITS WHIMS

By Waldemar Kaempffert

CONCEIVE a force so irresistible that no structure can withstand it, and yet so capricious in its action that it may kill one man and merely flip off the hat of another standing by his side, and you have gained some idea of the possibilities of lightning. You may lie about lightning, and spin outrageous yarns about its freakish work, and yet there are true stories on record that will outdo any tale that you can invent. Indeed, the accounts which have been soberly written in reputable scientific journals and the annual proceedings of famous scientific societies so completely transcend the wildest ravings of a Munchausen that, were they not painstakingly authenticated, no one could blame the most gullible reader of a yellow journal for refusing to believe them.

A Tree-Shaped Flash

The distinguished French physicists, Babinet and Arago, have recorded the astonishing experience of a Parisian tailor, who was startled one day by the bursting of a fireball in his shop. In appearance, so the record runs, "it was like a cat, curled up into a luminous ball and gliding along without using its paws." It sidled up to the tailor's legs. The terror-stricken man shrank away, screaming with fear. It floated up to his face, and to save himself he threw himself on his back. It continued to rise and moved toward a hole which had been made for the insertion of a stove-pipe in winter, but which, as the tailor afterward remarked, "it couldn't see," because the opening was covered with paper. The ball neatly ripped off the paper and passed quietly up the chimney. When it reached the top it exploded with such violence that it demolished the chimney and scattered bricks on the neighboring roofs.

Why the Sheriff Resigned

A SIMILAR case is to be found in the annals of the Association Française. According to the observer in that instance a violent storm swept over a farm. Two children had taken refuge from the rain behind the door of a stable in which were twenty-five oxen. A globe of fire suddenly appeared at the top of a near-by poplar. "We saw it descend," says the writer, "branch by branch, and then down the trunk. It moved along the courtyard very slowly, seeming almost to pick its way between the pools of water, and came to the door where the children stood. One of them was bold enough to touch it with his foot. Immediately a frightful crash shook the farm. The two children were thrown to the ground uninjured, but eleven animals in the stable were killed."

On July 20, 1872, a negro named Norris was to be hanged in Kentucky for having killed a fellow-workman. As he set foot on the scaffold the man was struck dead by lightning. The sheriff was so moved by the occurrence that he looked upon it as a visitation of Providence and resigned his office.

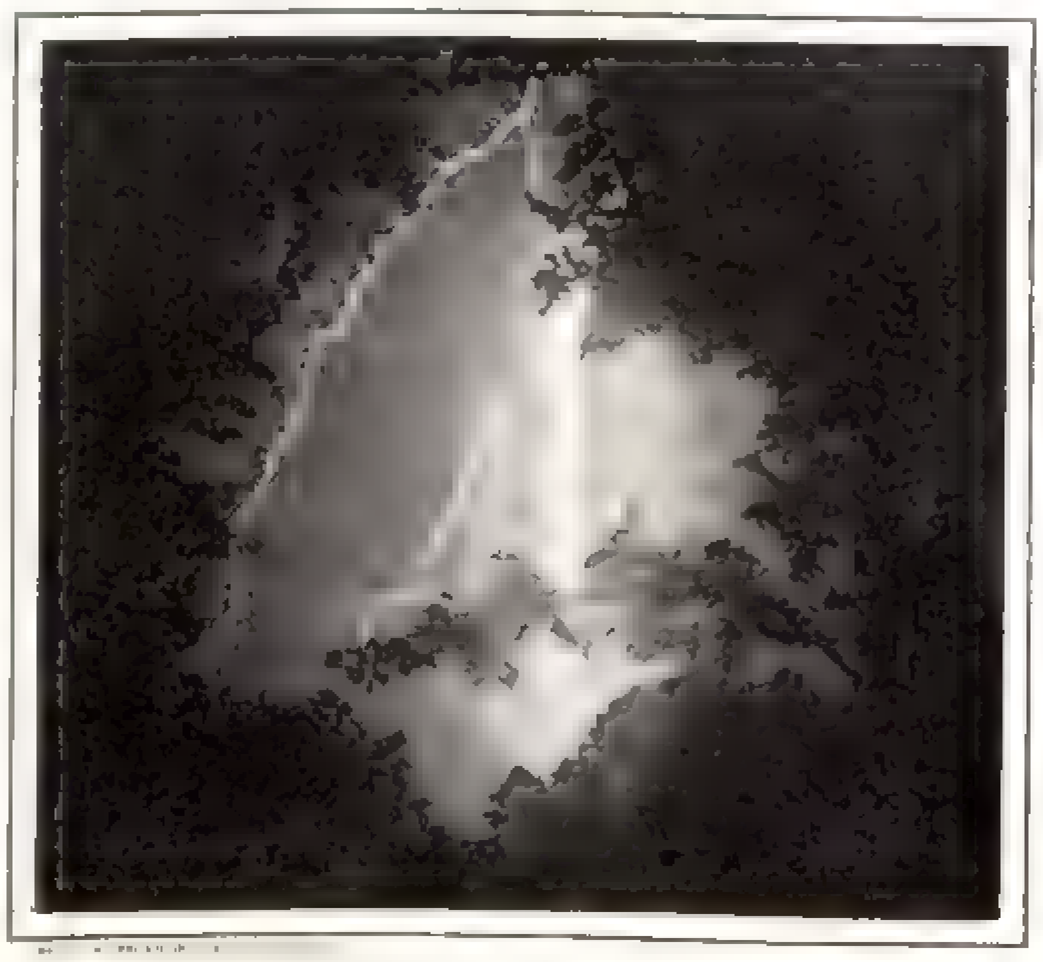
Often men and women who have been struck are found either sitting or standing in the very attitudes of life. In one instance a woman was struck while she was in the act of plucking a poppy. Contrary to all laws of equilibrium, her body was found standing, slightly bent, with the flower still in her hand. Somewhat similar is the case of a farmer who had taken refuge under a tree during a storm. After the rain had ceased, his sisters, who had sought shelter under a hedge, called to him. When he did not reply they walked up to him and found him sitting under the tree, stone dead. In these fatal instances the victims sometimes bear the marks of a scorching flame, and sometimes are left without any sign of the cause of their deaths

A Big Thunder-Storm in the Alps

Hair seems to exercise a peculiar attraction for lightning, and often acts as a protector. There are accounts enough of men who have been struck without suffering any other injury than the loss of every hair. The case of a girl is occasionally quoted whose hair was shaved off as though by a razor, without the slightest pain or shock. Equally remarkable was the experience of a man whose hair was raised in ridges, rolled into pellets and buried deeply in the calf of the leg. On the other hand, many instances have been reported in which the hair of the victim was spared, while the flesh was frightfully scorched.

If lightning were less freakish, if it always killed, or if it were always harmless perhaps it might be easier to explain some of its vagaries Numerous examples have been given in scientific journals of persons who have been killed but whose clothes remained absolutely intact. On the other hand, there is an equally large number of examples of men and women whose clothes have been ripped from their bodies. In one case a man's hands were burned to the bone, but the gloves in which they were encased remained intact. Occasionally a victim's underwear may be charred and his coat and trousers left untouched. Sometimes clothes and, above all, shoes are ripped off as if sheared off by some deft hand. The mayor of the little French town of Pradelles, while standing under a tall tree, was struck by lightning. He was stripped to the skin with the exception of one shoe, and his clothes torn to rags. According to another report, a farmer was not only left naked as a Congo savage by a bolt of lightning, but even the nails of his shoes were plucked out. Indeed, lightning seems to have a predilection for shoes. Heavy boots are snatched from the feet, cut into shreds, and tossed for incredible distances. Thus, a workman who was knocked senseless by a stroke of lightning, and later regained consciousness in his own home, to which he had been carried, asked where were the boots he had worn at the time of the accident. No one could tell him. Later they were found in the street. The soles had been torn away, and the nails had been wrenched out, although the boots were nearly new. Incredible as such instances may appear, they are so numerous that even a hardened skeptic must eventually believe that lightning is capable of almost anything. Books have been torn out of their readers' hands. A farmer's pitchfork has been jerked from his shoulder, tossed fifty yards, and its two prongs twisted into corkscrews.

Cases of miraculous escapes could be quoted in numbers. In 1898 a negro who was plowing a field near Lawrenceville, Virginia, perceiving that a thunder-storm was rapidly approaching, unharnessed his team of horses and started for home. He mounted one horse and led the other Both horses were killed by a bolt. The man himself was shocked but suffered no serious injury. During the Spanish-American War a flash struck a switchboard connected with a cluster of submarines which had been planted in the Potomac River, near Fort Washington. A thunder-storm swept over the fort. Three deep booms reverberated for miles, and water spouted from the river in three great geysers. When the storm had passed it was found that three of the mines had been fired. No one was killed.


Forked Flash Taken in a Woodland During a Storm

Although it may kill, lightning seems also to have the property of healing. It is said that paralysis has been permanently cured by beneficent strokes of lightning. If we may credit the statements found in the transactions of many scientific societies, lightning has worked miracles for the deaf, dumb and blind. It must be remarked, however, that very few of these wonderful tales have been set down by competent medical observers, and that they are, therefore, to be accepted only with the proverbial grain of salt

Not the least curious of the vagaries of lightning is its liking for some trees and its avoidance of others. The oak is the most often and the beech the least often struck. If the figure one represents the frequency for beeches, then the ratio is fifteen for pines, with an average of forty for other trees, and fifty-four for oaks. The trunk appears to be hit about three times as often as the boughs.

Safety in a Birdcage

THE more facts such as these that are gathered the more helpless we must feel when we attempt to protect our houses from the most uncertain and uncontrollable of natural forces. We have learned that a lightning-rod is not a fairy wand which magically wards off the electrical dangers of the thunder-cloud, although reliance upon it is more justifiable and sensible than an ignominious flight to a feather bed during a storm. A building armed with a veritable phalanx of lightning-rods, erected by a university professor of electrical engineering, may be demolished by a destructive flash; and again, it may be spared by very reason of its protective system. Even though you are vaccinated you may succumb to smallpox; even though your house is apparently guarded by a lightning-rod it may be destroyed. There is less prophylactic efficiency in a properly-erected lightning-rod, however, than in vaccination.

Because the ordinary lightning-rod, although erected in the most approved fashion, is a rather ineffective means of shielding a house, Sir Oliver Lodge, who is one of the ablest and most respected of living physicists, made it his business to find out why practice fails to obey theory. Had it not been for his experiments we might all still cherish the fond illusions handed down by Franklin, and nail lightning-rods to clapboarded barns in the time-honored way. He produced miniature electrical storms in his laboratory and studied the effect of flashes on conductors such as we fasten to our dwellings and our churches. As a result of this common-sense, practical way of approaching the problem, he discovered that absolute immunity is practically unattainable. If you are a nervous man and you wish to be reasonably safe, build yourself a kind of birdcage, connect it with the ground, and sit in it whenever a thunder-cloud looms on the horizon.

Electrical Storm, Showing a Bark at Anchor

You will also be safe on a steel battleship, provided that you stay below deck. A bank teller, doling out money from the usual grating (assuming it to be well-connected with the ground and that it has a top as well as sides), may be regarded as a good risk from a lightning-insurance company's standpoint. The nervous man sitting in his cage or cowering between decks on an ironclad and the bank teller behind his grating must never touch the surrounding metal. Otherwise he is as likely to be killed as the rest of us.

The potential of atmospheric electricity is higher than that of the earth's electricity, and since electricity, like water, always tries to find its own level, the electricity of the air is constantly trying to flow down to meet the earth's electricity. The air is such a poor conductor that the attempt is usually frustrated. When clouds bring a charge down nearer the earth the conditions for this meeting are more favorable. The intervening air is then subjected to great stress. Up to a certain point this stress can be resisted. When it reaches the breaking point the air gives way and is cleft for the passage of the bolt. To put the matter still more plainly, the air may be compared to a thick slab of glass subjected to pressure from above and from below. When the pressure becomes excessive the glass will crack, and the crack becomes visible in what we call a flash of lightning. A projecting building may be considered as a weaker object embedded in the glass, and therefore indicates a possible line of cleavage. The more prominent the projection the greater are the chances of a local break. Hence a lofty structure, like the Washington Monument, which always spans an appreciable distance between the earth and a thunder-cloud, is almost sure to be struck

Lodge's experiments proved that a lightning-bolt will thus seek out a lightning-rod only when the discharge occurs between a single cloud and the earth. If the energy is contained in two overlying clouds, the upper cloud is likely to overflow into the lower, and the lower in turn to the earth. The result is not a rill of electricity, but an avalanche with which no ordinary lightning conductor can cope. Just as a landslide ignores all paths in its course down a mountain and sweeps everything before it, so an electrical avalanche may ignore the lightning-rod which has been erected to receive it. A column of hot air curling up from a chimney may be preferred to a good conductor. Such sudden flashes probably cause most of the damage due to lightning

If Lightning Could be Harnessed

THE energy of a lightning stroke is stupendous. A flash a mile long often represents five thousand million volts. It has been stated that if all this energy could be bottled up in a storage battery it would be sufficient to run the electric subway trains of a metropolis for a period which has been placed at one to two hours, or to light a sixteen-candle power incandescent lamp for twenty years. It is this energy that kills, rends trees and chimneys, detaches blocks of masonry, rips open walls, knocks holes in pipes, fires-haystacks, tears a man's clothes into shreds, fuses his watch-chain, and magnetizes the penknife in his pocket.

Ever since Franklin's day electricians have considered only the resistance offered to lightning by ordinary conductors and have accordingly tried to reduce it. They never thought of the enormous momentum of a flash and of its effects. Lightning-rods, before Lodge's experiments, were erected largely because we were once taught that electricity always follows the path of least resistance, and that, inasmuch as a metal rod offers the easiest of all paths, a lightning-bolt ought to follow it instead of the house or the church to which the rod is attached. In other words, a lightning-rod was supposed to be a kind of electrical drain-pipe through which atmospheric electricity could pour harmlessly into the earth. For a moderate charge of electricity flashing between a single cloud and the earth, the ordinary lightning-rod or electrical drain-pipe may answer well enough. But suppose that you have an electrical deluge produced by two overlying clouds which flash one into the other and then to the earth? Is there any reason to suppose that an ordinary lightning-rod would be able to cope with that deluge any more than an ordinary drain-pipe could shield one from a cloudburst?

It is likely that electrical deluges are more apt to accompany thunder-storms than discharges which can be conducted away by the usual lightning-rod. Hence, our idea of seeking protection from a rod of iron sticking up over a chimney and burying itself into the earth is all wrong. Like a cloudburst, an electrical deluge cares nothing for the channels which are intended to lead it away. A lightning-flash may plunge on oblivious to rods, or leap from the rod to a drain-pipe and from the drain-pipe to an iron railing, flinging out hot sparks as it rushes on

Besides fostering the idea that the reduction of a conductor's resistance to a minimum was the one problem to be solved in protecting a building from lightning, the older electricians thought that a flash merely ran down a rod and was somehow lost in the earth. Professor John Trowbridge, of Harvard University, has shown that a flash is a far more complicated phenomenon. Lightning is oscillatory; in other words, it swings back and forth many times in the thousandth part of a second. Like a swaying pendulum it dies away only after a number of gradually lessening beats. Our imperfect retinas are not responsive enough to notice these oscillations. The terrific disruptive effects of lightning, evidenced in tree trunks split into slivers, are explained by this swinging back and forth.

Since dissipation, and, moreover, gradual dissipation, of the millions of volts that represent a lightning-flash's potential is obviously necessary, Lodge advises the use of the birdcage system of protection. String generous lengths of the barbed wire, that serves so villainously well for fences, along the roof, the cornices, the eaves, the chimneys, and along every pinnacle and tower of your house; for the numerous points of the wire will aid in preventing a disruptive discharge. Join the barbed wire to the wire meshing of the cage, and bury the ends of the cage in permanently damp ground or lead them to a large body of water, and your house will be at least reasonably safe. You must not attempt to enter your house during a storm. If you do you may be electrically knocked down as you open the door

The modern tall office-building, being in effect a metallic cage encased in masonry, is a safe structure. The frame prevents any dangerous concentration of energy. Steel and masonry combinations in general tend to protect themselves.

To the man who must rely on a cheaper method of protection than this elaborate meshing of iron, Lodge recommends the lightning-rod, with modifications. Since much surface is required to scatter the discharge, he advises the use of metal ribbons or bundles of wire instead of rods. Lightning has no time to turn corners; hence, the conductors should not be sharply bent. It will jump across the bend if that precaution is not observed. Why not let it jump? Because it will burn the conductor and may start a fire.

Both the lower ends of the birdcage and lightning-rods (if they must be used) should be buried deep in permanently damp earth Otherwise the foundation of your house will be knocked to pieces. To obtain a good earth connection it is sometimes customary to connect the conductor with a water-pipe or a gas-pipe. If the water-pipe is of lead it will probably be melted. If the gas-pipe is leaky a spark will leap across the leak and ignite the gas. A house with a leaky gas-pipe is about as safe in a thunder-storm as a powder magazine. Even if your gas-pipes are sound, your neighbor's may leak, and since all the gas-pipes of a town are interconnected through the mains, a lightning-flash that may leave you unscathed may light the gas several houses away.

As soon as a flash strikes a conductor the effect is very much like the surging of water in a bathtub when the faucet is wide open. The electricity flings itself about violently and whimsically. That is why side flashes occur and why bell-wires, gas-pipes, roof-gutters and drain-pipes may receive flashes spit out from the lightning-rod itself. Because of this dangerous tendency to side flashing a powder magazine can hardly be protected by ordinary lightning-rods. A protruding nail, a hook or a door-hinge may give rise to some spark, very small perhaps, but big enough to ignite an explosive. Hence, only the birdcage principle should be adopted. When a building is struck the oscillations and surgings in its vicinity are so violent that every piece of metal is liable to give off sparks. If one end of a rain-water gutter is attached to a lightning-conductor, and the conductor is struck, the other end is almost sure to throw off a long spark.

Damage Wrought by Thunderbolts

JUST how much damage is caused by lightning in the United States it is difficult to determine. It used to be asserted that more lives were lost by lightning than by violent winds and tornadoes. In order to determine as accurately as might be the number of fatalities, the Weather Bureau started a statistical inquiry in 1890 and kept it up for ten years. The work was abandoned in 1900 because it was found impossible to gather complete figures. From the Weather Bureau's report we learn that in 1900 seven hundred and thirteen persons were killed by lightning or injured fatally. Of this number two hundred and ninety-one were killed in the open, a hundred and fifty-eight in houses, fifty-seven under trees and fifty-six in barns. The exact circumstances attending the death of the remaining one hundred and fifty-one are not known. Besides these seven hundred and thirteen fatalities, nine hundred and seventy-three persons were more or less injured by lightning. The number of buildings damaged in 1899 was fifty-five hundred and twenty-seven. In addition, seven hundred and twenty-nine caught fire as a

(Concluded on Page 30)

A Storm at Sea

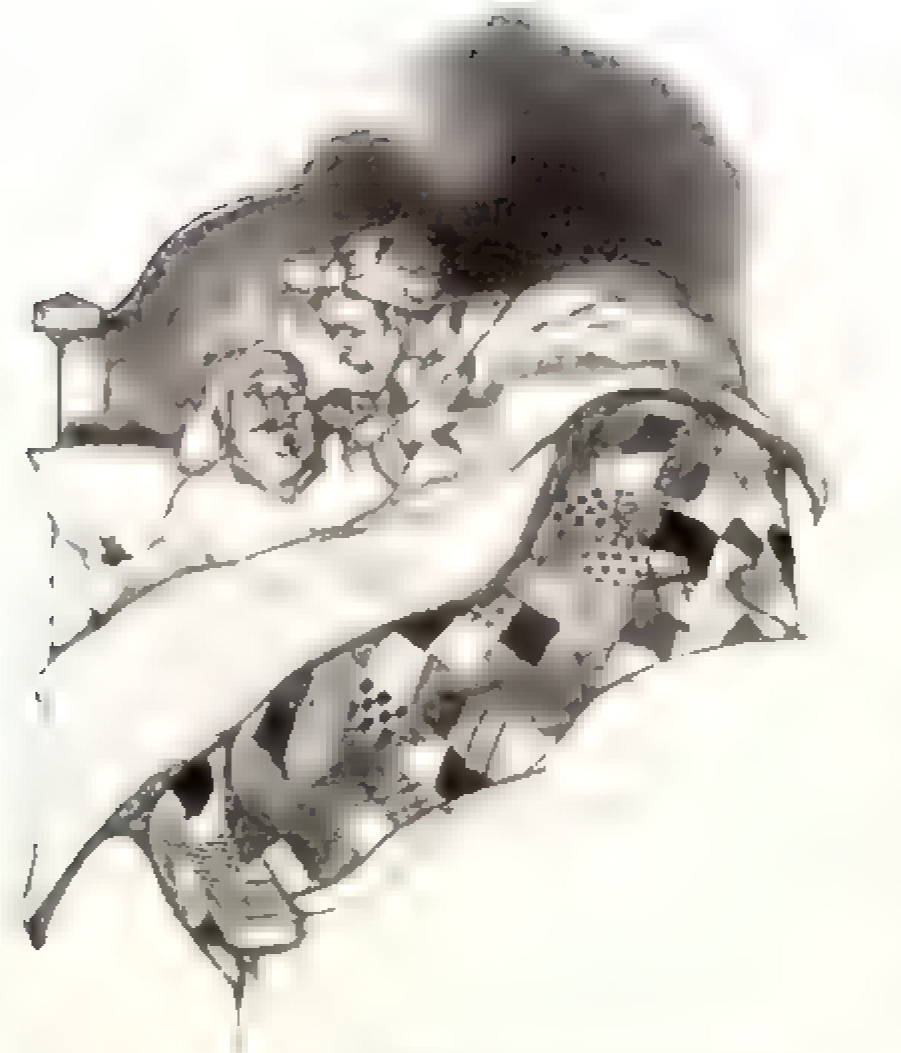
Thunderheads: Forerunner of a Big Display of Lightning

PIQUARD'S PUP

Wherein the Poetic Pierre Revels in a Long-Lost Love

By George Randolph Chester

ILLUSTRATED BY ALEXANDER POPINI



"Wake Up, Mountain of Fat"

"CHOQUETTE!" Instantly, without a moment's hesitation, by a vivid flash as it were of inspirational memory, Pierre Piquard, sitting alone in the doorway of his so justly famous café with the spring breezes blowing in upon him, called that dainty little stray puppy, Choquette. There had been—nay, not a charming, but a perfectly ravishing and divine little creature once, a *coryphée* in the Folies Bergères that—oh, well, never mind! That had been long, long ago, when Pierre was young and slender and could dance with the best of them.

Oh, la, la! So rolls the world around and becomes gray and cold in winter, in place of merely bracing; and here was Pierre, of girth most monstrous and weight most ponderous, with little tufts of gray over his temples. But ah, advancing years could not dim nor could gross flesh smother the poetry of Pierre Piquard's soul. Indeed, he had needs be a poet, monsieur, to have invented those perfect, those incomparable and magnificent sauces, à la Piquard, à la Fanchon, à l'Américaine, and even that masterpiece of all sauces, the marvelous sauce à la Patrie!

So, when this dainty little white puppy came trotting in, and, catching Pierre's eye, raised upon its slender hindlegs and, drooping its forepaws at the first joints, walked toward him with graceful little mincing steps, Pierre, as we have said, instantly, out of his poetic imagination, out of his poetic memory, out of his poetic soul, exclaimed:

"Choquette!"

This, mind you, in spite of the fact that Choquette was not that kind of a dog. But there was something about all that grace and daintiness so forcibly remindful of the Choquette of long ago. Ah, Choquette the ethereal, the spiritual, the fairy-like; and yet Choquette the gay, the impetuous, the wild! She was a dozen Choquettes; varying as an April day, uncertain as the spring, fleeting as the shadows of fluttering leaves upon a sun-kissed sward. See how poetical was the soul of Pierre! He kissed his fingertips to the memory of the long-lost Choquette.

"Peeter!"

It was a harsh voice and a grating voice and unmusical. Pierre jumped as if he had been jabbed with a pin. Nevertheless he answered meekly:

"*Oui*, Fanchon."

For a moment he stood undecided. The waif, with a pretty little gesture, lay down and put a confiding chin across Pierre's foot. How like Choquette, to snuggle!

"Peeter!"

Pierre winced again, this time not because of the unmusical voice, but of the word. How he hated and loathed and despised the English form of his own good name! But he had been indiscreet enough to let that detestation be known, which was why Fanchon used it when she was angry, and Fanchon, alas! was often angry. With a sigh Pierre took Choquette and trudged upstairs into the presence of his wife.

Fanchon was as thin as Pierre was stout; she was as slovenly as he was neat, as practical as he was poetic. It was Fanchon, indeed, who did all the early market buying, else Pierre could never have made any money out of the Café Piquard. She was not only thin, was Fanchon, but sharp of nose and sharp of chin and sharp of eye and sharp of tongue. She ran, in fact, largely to salads without oil. So much sharpness can but cut, so Fanchon's dressing jacket was in strings and her apron was in strings and strings were the bottom of her skirt; her hair was in strings, and strings dangled from her shoes, which Fanchon seldom cared to lace.

She fixed Pierre with an accusing eye.

"Your Le Bon that I so execrate!" she snapped. "Behold!" and she pointed dramatically to the window curtain.

It was torn, a great rent two feet downward, and the strip hung as forlornly, as bedraggledly as Le Bon himself, where Le Bon stood upon his perch, his red head and his green feathers drooping and water dripping from every point.

"Ah, ungrateful Le Bon!" said Pierre. "To me, your steadfast friend, to me, your only friend, you do this mischief!"

"Soiled pig!" croaked the parrot, raising his dejected head and bobbing it immediately down again. "Dog of a soiled pig!"

Pierre knew exactly what had happened. Poor Le Bon had been dipped in a tub of water, a punishment he particularly disliked, and Pierre knew better than to protest. Instead he ventured a peace offering.

"See, a guest, my beloved Fanchon!" he said gayly as one who, knowing all disagreeable things to have been now smoothed away, returns to normally affectionate understanding; and he set down the dog upon the floor. He held up an inviting finger. "Come, little Choquette," he invited. "Go to your mistress, little Choquette."

Choquette arose daintily upon his hindlegs, drooped his forepaws and stood inquiringly surveying his new mistress. Immediately seeing straight through that forbidding countenance to her forbidding intention he turned and trotted hurriedly toward Pierre.

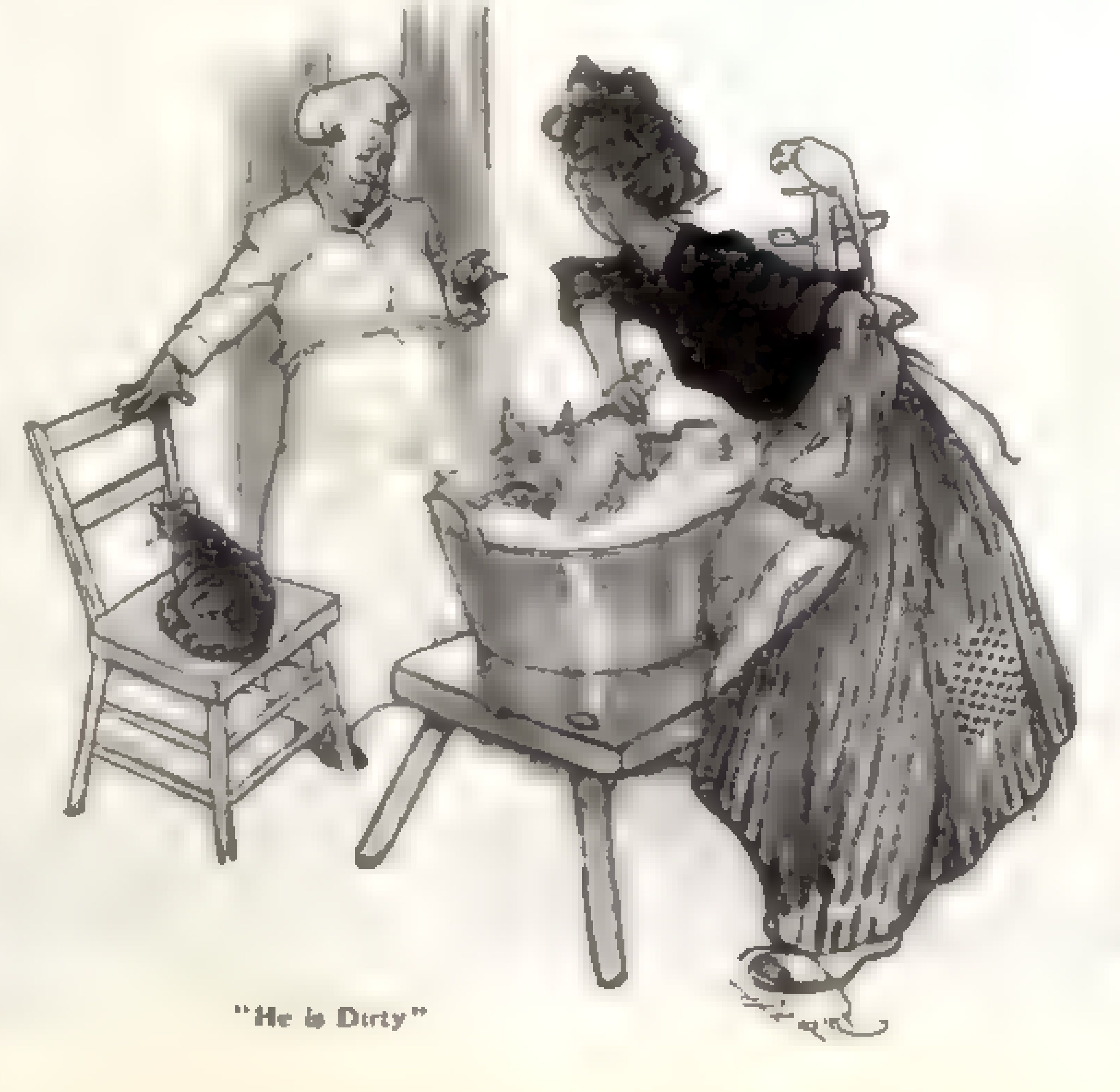
Madame Piquard surveyed the animal with but ill favor.

"He is dirty," she declared, and sweeping the guest up in her arm she strode with him to the identical tub in which the unfortunate Le Bon had been soused. Into the suds she plunged poor Choquette and held him there with one hand while with the other she seized a scrubbing-brush. The little yelps of dismay that came from Choquette smote Pierre to the heart, but he made no offer of protest, for Madame Piquard, observing that he stood undecided, suddenly snapped:

"Peeter, the curtain!"

Pierre, brought suddenly to himself, hurriedly hunted out a needle and thread and began to mend what Le Bon had marred.

Ah, Choquette! Would Choquette have been like this? Never!



"He is Dirty"

About Fanchon Pierre had woven a strange dual personality. She was two Fanchons. One, herself as she stood; the other, gentle, companionable, brilliant, sprightly, beautiful; oh, above all, ethereally beautiful and ravishing even! This was Fanchon as she ought to be, and by constant dwelling upon the ideal Fanchon he was at times able to surround the other Fanchon with her like a shell, as it were, and to see them both comprised within the same blissful space. Ah, those were happy moments indeed, for sentimental Pierre; moments when Fanchon was at peace and had no talk; moments when they sat in the twilight, with the play of shadows so elusive that he could even imagine his own Fanchon, the one in the flesh, smiling; but now, with the thought of the long-lost Choquette brought so forcibly to his mind, the ideal Fanchon faded away and there was left only the Fanchon who scolded.

Poor little Choquette, washed and scrubbed until his skin was a violent red beneath his thin, white hair, now lay wrapped in a blanket, his beady eyes peering out with an unutterable look of longing; but he had already learned Pierre's lesson, that he would be far safer not to move until allowed to do so. It was so that Pierre left Choquette, when, his curtain mended, he slipped nimbly and softly down the stairs; yes, nimbly and softly in spite of his two hundred and fifty pounds.

Poor little Choquette! It was not the dog upon whom his fancy was now dwelling, but that other Choquette, whose graceful, slender figure danced before him down the stairs, spritelike and elfish, her mischievous eyes sparkling, her mischievous smile tantalizing him, her mischievous white finger gracefully bent as she beckoned him to follow, yet always eluding him. It was in honor of this Choquette, when he reached the kitchen, that he pushed François out of the way, and with his own hands concocted for Choquette, the dog, a most delicious *filet d'amour* made in the shape of a heart and covered with an exquisite red sauce which was so much a secret that Pierre had refused even to give it a name. For no one of his most extravagant and appreciative customers had Pierre ever made a more delicious *filet d'amour;* and the garnishing and the service were all for Choquette, the *coryphée*, as he set it before Choquette, the dog, when, that distressed animal being finally allowed to escape, it came tumbling down the stairs.

There ensued a moment of quivering anxiety as Choquette approached the supreme *filet d'amour.* Slowly Choquette sniffed, and doubtfully Choquette ran out a little red tongue upon the red sauce. Thoughtfully Choquette considered that strange taste.

Ah, Choquette has tried that taste once more! Choquette has bitten daintily into the *filet!* Choquette is satisfied! Choquette has eaten that delicious *filet d'amour* all up to the last crumb and is licking the platter of all its sauce!

So would the Choquette of the long ago; for, dainty and ethereal as she was, Choquette had a good appetite, he remembered, and a palate of delicate discrimination.

Until the last diner had come and gone, until the last delicacy of which the artist Pierre was the incomparable master had been prepared for the day, Choquette trotted about at his heels, and when he had closed up the little café for the night he took Choquette in his arms and carried him upstairs and made him a bed with cushions upon the couch. Curled up there with his eyes already half closed in the ecstasy of rest and silken touch Fanchon discovered the dog as she arose from a nap, and with one bound she was upon him; for though not so neat of person Fanchon was a housekeeper of sometimes painful immaculateness. She grabbed poor Choquette from among his pleasant cushions by the nape of his neck and threw him bodily down the stairs!

Was Pierre the man to stand this in his own house? No!

"Madame Fanchon," said he, "you will understand that it is I, Pierre, the master and lord of the house of Piquard, who desire that this guest receive our best hospitality. Madame Fanchon, return me this dog!"

Ah, Pierre was terrible as he stood confronting Fanchon in his outraged indignation! His shoulders were thrown back, his fists clenched, his brow clouded, his eyes flashing as the eye of Napoleon must have flashed in his hour of greatest conquest. He was in a tremendous rage, was Pierre, and his anger was something at which any beholder must tremble! But why, therefore, could Fanchon, who had no regard for art of any sort, or soul for emotion or sentiment of any kind, suddenly pluck Pierre Piquard, him, the lord and master, by the mustache, and jerk him forward into a chair? There he fell most ungracefully, and, without protest, let Fanchon shake her lean finger under his nose.

"It is I, Fanchon, that am master of the house of Piquard!" she screamed. "Utter but one more foolish word, and thou, too, bulky and gross as thou art, shall be thrown down the same stairs as this so of a nuisance puppy! Go to bed, imbecile!"

And Pierre suffered this indignity in silence, waiting only to take out his revenge in the silent watches of the night, when he might in dreams be supreme. Ah, many a hard-pitched battle with Fanchon had he won—in dreams!

But no dreams of Fanchon visited his pillow that night. Instead, he was back in that gay Boulevard Mignonnette, with always the elusive Choquette leading him on from café to café, from garden to garden, from tryst to tryst, always escaping, always hiding, and yet always in sight and tantalizing him to dear distraction. How he longed for her! Longed and longed as he had in the old days sometimes, but now with the intensified longing that had been pent up for years. Suddenly Pierre was awakened by severe pains in his left ear, and by and by he became sharply aware that Fanchon, the wife of his bosom, was pulling and twisting that ear and screaming:

"Wake up, mountain of fat, that lie in your sleep crying '*Je t'aime*, Choquette!' Explain me this!"

"But, my beloved Fanchon," protested Pierre, trying gently not to disengage his ear, he knew better than that, but to ease it in her grasp; "it is only that I love the poor, friendless little dog," and within Pierre's inner consciousness glowed a glow of self-approbation for his own quick wit

Alas, the wits of Fanchon were no less keen, and she divined that back of the name there was, or had been, another Choquette; and this boded ill for Choquette, the dog, had that animal once more ventured into the upper regions where Fanchon held full sway. Being discreet, he did not, however, but all day long he trotted about at the heels of Pierre, greatly to the delight of some of his customers and to the annoyance of others. As the days passed on Choquette became more and more a comfort to the now more and more browbeaten Pierre, and more and more grew the illusion of the presence with him of the old-time, dainty Choquette.

Occasionally Fanchon came into the café, and when she did, poor Choquette was in for a kick or a cuff. Then Pierre was miserable, so miserable that sometimes he had a notion, for the sake of the dog, to sell it to some one of the customers who so much admired the graceful little animal.

There were plenty who wanted Choquette. A big American, who was always laughing, so that one who is sensitive might wonder and seem ridiculous and become indignant, desired Choquette for his little boy; a blonde woman who called the dog "baby" and kissed it in the presence of her husband; an old maid who needed company; and a butcher who was hunting a watch-dog—all were after Choquette; and then there was Monsieur Lombard!

It was on a Sunday morning that a tall man with an enormous mustache first came into the Café Piquard. He was a compatriot of Pierre's, one could see that readily as he glanced over Pierre's printed menu with the eye of a connoisseur, then laid it face down.

"No doubt Monsieur's card is very attractive," said the stranger, "but I should prefer that Monsieur should prepare me such a breakfast as this——" then, placing his fingertips together and casting his eyes contemplatively to the ceiling, he composed his meal.

Pierre was ecstatic; not that it was an expensive breakfast, mind you, but one so well balanced, so exquisitely proportioned, so harmoniously blended!

"Ah," said he. "Monsieur is an artist, that one can tell."

"I thank you," replied the stranger, bowing politely. "If Monsieur can see that, he is also an artist."

"I am Piquard," announced Pierre with justifiable pride.

"And I," returned the other, "am Lombard."

It was beneath the dignity of either gentleman to explain further than the mere mention of their names, for these should carry their own weight; these should be explanation enough. But at early dinner-time Monsieur Lombard was forced into an explanation. Just as he was in the midst of composing his meal he suddenly forgot his elaborate consideration of the salad.

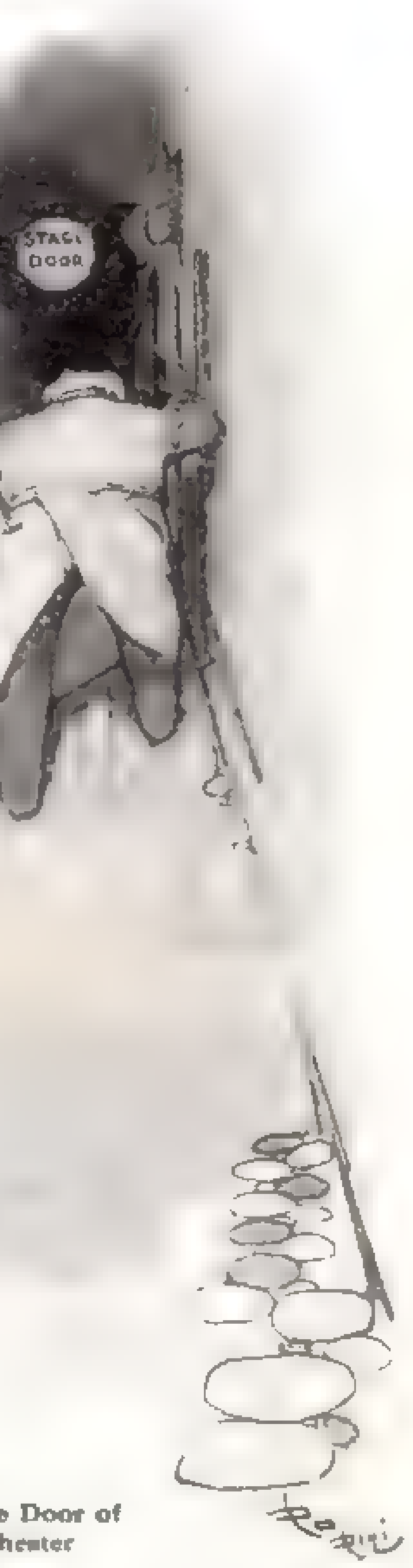
"Magnificent!" he cried. "Superb! Incomparable!"

"Does Monsieur mean an idea he has for the salad?" inquired Pierre eagerly.

"No, no, the dog!" replied Monsieur Lombard, having but then seen Choquette for the first time. "It is an excellent dog that Monsieur has. Would Monsieur sell the dog?"

Pierre drew back in fright.

"Not so, Monsieur," he declared. "The animal is more than a dog, Monsieur; it is an idea, a sentiment, a dream!" The voice of Fanchon suddenly vibrated upstairs in a sharp call to Le Bon. "Yet who knows, Monsieur," he hastily added, "but that, after all, I may sometime need to part with the dream?"



He Sought the Stage Door of the Vaudeville Theater

"Then give it to me," responded the other quickly. "I am Lombard, the trainer of dogs. My name, you have seen it? It is on all the bill-boards, in letters larger than any name upon them. I am this week at the Théâtre Bijou. I have eight dogs. I perform in a full-dress suit of dark-red velvet. I have an exquisite figure, as Monsieur shall see, and splendid grace; *voilà*, such grace! In my profession, as Monsieur has judged, I am—an artist!"

It was at this moment that Choquette completed the conquest of Monsieur Lombard by rising upon his hind-legs and walking toward Pierre, and with that vision in his eyes Monsieur Lombard found himself unable to orchestrate the salad. Thereafter, twice each day during that week, Monsieur Lombard came in for his meals and besought Pierre, sometimes almost with tears in his eyes, to let him have Choquette; and on Saturday evening, just before he went over to the theater, that being the end of his engagement and his last visit to the Café Piquard, he reached the heights of passionate insistence.

"But think, Monsieur," he pleaded, "think of the career which I, the great Lombard, offer this dog; think of the so thrilling triumphs; think of the dramatic fame! It has the wonderful talent, has this dog. Could Monsieur deny talent its life, its power to achieve?"

That was a most powerful argument. Pierre looked at Choquette, he looked at Monsieur Lombard, and a great struggle went on within him. After all, was he doing right by Choquette? Perhaps no, but there was the dear memory of the other Choquette, and he could not give up its living symbol. No, he could not!

"No, no, Monsieur, I cannot part with the dog!" he cried

"Then," said Monsieur Lombard, arising in dark wrath, "Monsieur has said that the dog came to him a stray dog, and now I hope that the owner comes for it!"

It was a monstrous thought and one at which Pierre reeled.

Upon that very evening there came in a great monster of a fat woman almost as heavy as Pierre himself, and with a stiff, black mustache upon her lip, who took the choice seat at the little table by the geranium window.

"Do I have the great pleasure of speaking with Monsieur Piquard?" she inquired as Pierre came to take her order.

"The same, Madame," he assured her, prepared in spite of her grossness to produce the best, for was she not a countrywoman?

"It gives me great honor to behold you," she said. "I am Madame Thérèse, the artist, who has opened the new millinery *atelier* just around the corner, and already three times since yesterday I have been told of Monsieur's fame as a chef."

"Ah," said Pierre, much gratified, "Madame may no doubt have heard of the sauce à la Fanchon, the sauce à la Pierre, the sauce à la Patrie even, perhaps."

"Everything," declared Madame with an expansive little gesture, "and now I come to Monsieur Piquard with no requirements of my own, but to beg Monsieur Piquard to himself make me up the modest little dinner that shall be the surprise."

"Madame shall see!" declared Pierre, glowing with pride. "Madame shall see!"

As she talked, Madame Thérèse had unconsciously reached down to pat upon the head of that so dainty little white dog which had stood inquiringly near her. Instantly it rose upon its hindfeet and Pierre saw that its paws were muddy.

"Come, Choquette," he cried quickly.

"Choquette?" inquired the lady. "That name again! Once, in the happy days, I, too, was called Choquette!" Then Madame Thérèse bridled from coy memories.

Pierre Piquard stood aghast! The whole thing dawned upon him as a revelation. Ah, the poor heart of Pierre! Ah, the poor soul of Pierre! Ah, the poor memories and consolation and poetry of Pierre! There again was the turn of the head; there again was the same little outer expansive gesture of the hands; there again was the dainty fuzz upon the lip, now grown through much plucking to a stiff, black bristle!

In his confusion Pierre dropped his serving napkin three times upon the floor during his halting, stumbling rush to the kitchen. Almost with tears in his eyes that he should do such things to his own superb reputation, but remembering that as yet she had not recognized him nor given any trace of coming recognition, Pierre dropped noxious and utterly inharmonious vegetables into the soup, he put noxious and utterly inharmonious ingredients into the sauces and upon the meats, and even into the dessert, so that as Madame finished each course she vowed that never would she come back to this place, wondering the meanwhile how these so inartistic Americans could believe the cooking of Pierre Piquard so wonderful.

Pierre watched her waddle forever out of his door, then he grabbed the dog up under his arm and rushed out into the night.

He sought the stage door of the vaudeville theater where Monsieur Lombard was performing his last performance and sent in his card, and when he had been ushered into the presence of the great artist he thrust forward Choquette.

"Monsieur Lombard is going away," he said. "Monsieur has been a good customer and may have the dog without money and without price."

Monsieur Lombard was overjoyed and he said so, thanking Pierre with smiles on his face and with tears in his eyes and in other ways—oh, a dozen other ways!—but he thought to call out as Pierre was leaving:

"One thing I have forgotten, Monsieur. To what name does the dog answer?"

"Anything, Monsieur. It has no name," said Pierre brokenly.

Not Foreman of That Jury

"THE fix of many of my estimable Republican brethren in Congress, who want to revise the tariff, but are afraid of the gentlemen who conduct the highly-protected infant industries," said John Sharp Williams, "reminds me of a neighbor of mine, down in Mississippi, who went to prayer-meeting one night.

"After the spirit got to moving he rose in his place and said: 'Friends, I would like to confess my sins, but the grand jury is in session.'

"'Go ahead,' shouted the leader, 'go ahead, brother. The Lord will forgive.'

"'I know,' replied the penitent, 'but He ain't on that grand jury.'"

MONEY AT INTEREST

Little Grains of Gold Make the Mighty Fortune

By John Mappelbeck

DECORATED BY H. M. BUNKER

IN 1876 the town of Athol, Massachusetts, needed money. Times were hard, following the panic of three years before, and money scarce. While the town fathers were discussing ways of floating a loan, Lyman Jennings, who lived in that community, came to them with a proposal that not only provided funds, but on remarkable terms.

Lyman Jennings was a hard-working, frugal Yankee. One of a large family, brought up on a bleak New England farm, his father had died when Lyman was nine years old, leaving little but the family and a mortgage. The boy left home with little schooling, got employment in a shop in a neighboring town, and from this time until 1876, when he was fifty-eight years old, his life seems to have been a steady grind of hard work at unskilled occupations, now here, now there, for wages which, it is said, never exceeded a dollar and a half a day. But while his earning capacity might be small, Jennings' ability to take care of a dollar when he got it was exceptional. By the time he had reached twenty-six and married he was living in his own home, and after this had been paid for, he worked on doggedly thirty-two years, saving his surplus. When the town fathers of Athol began casting about for funds, Lyman Jennings had $10,500 in cash. Since the panic employment had been uncertain. He was growing old. He believed the time had come to make some provision for old age, and after thinking the matter over he went to the town with a definite proposal.

A Remarkable Proposal

"I WILL give you $9000 outright," said he, "provided the town pays me an annuity of five hundred and forty dollars as long as I live. If my wife survives me, you are to pay her one hundred and eighty dollars a year after my death as long as she lives. To each of our children who may be alive when I die is to be paid one hundred and twenty dollars a year so long as he lives."

This offer was accepted. In November, 1876, the town received $9000, invested it in improvements, and a year later paid Mr. Jennings his first annuity. Lyman Jennings lived to be ninety years old, dying in 1907, just about a month after he had drawn his thirty-first annual payment. His wife survived him, but lived to draw only one payment of $180. Of their three children, only one daughter survived to enjoy the annuity, but she is alive today, and said to be about fifty-four years old. Insurance tables accord a woman of that age eighteen years expectation of life. Should she live to her father's age—and she owes it to her family to do so, as we shall see presently — the final annuity will not terminate until somewhere around the year 1945, and the town of Athol will have paid the Jennings family a total of $21,480.

When Mrs. Jennings died, in March, 1909, this odd arrangement was discussed by newspapers around Boston, and the general drift of editorial opinion seemed to be that Lyman Jennings had driven a sharp bargain. In the town itself there is a popular notion that money was lost. And so there was, but Jennings lost it, not the town.

He gave his capital outright for interest that came to only six per cent during his life, and could come to that rate after his death only in the event of his wife and all three children surviving. The town would have paid that rate for money on a regular bond issue and been obliged to pay back capital as well. If the daughter lives to be ninety the town will have paid the family $12,480 more than Jennings gave it. But these payments will have been spread over nearly seventy years, during half of which the rate of interest will have been but one and a third per cent.

Had Mr. Jennings put his $9000 into life insurance annuities when he was fifty-five years old it would have bought more than $700 a year, yielding him above $21,000 to the day of his death. Had he deposited it in a savings-bank at four per cent to be left intact until his death his widow would have drawn fully $30,000.

Or, this money may be figured at six per cent compound interest. At that rate it would double six times by the year 1945, reaching the comfortable total of $576,000. One of the Boston editors referred to Jennings' bargain as a "costly loan." But it was not a loan at all, and can hardly be considered costly when the town of Athol clears, technically, $563,520.

This bargain was made with one idea, evidently—that of security. Jennings gave his principal away for a moderate return so that he might be certain he and his family should never come to want under any circumstances. From this standpoint it was a tolerable bargain, and students of longevity would count it as one of the reasons why Jennings reached the serene age of ninety.

How Jennings saved his original capital is a neat study in the growth of plain savings-bank interest, which obviously Jennings was satisfied with—the nature of his bargain shows that. Assuming that his wages were $450 a year, he must have saved one dollar in every three, putting away more than $150 each year for thirty-two years. But in the eighteenth year the interest on his accumulations yielded him a dollar for every dollar he deposited, and in the twenty-seventh year two dollars.

Compare this result with another curious New England investment plan of far more ambitious proportions.

In 1825 three hundred persons in Connecticut subscribed $100 apiece, formed a tontine fund, and invested the $30,000 in a hotel at New Haven. With the death of the holder of any share in this tontine that share was to go out of existence. But original subscribers could transfer shares to another member of the family, so that presently the new hotel's real owners were three hundred teething babies scattered all over Connecticut. Small dividends were to be paid on each share until extinguished by the death of the holder, and it was provided that, when all but seven shareholders had died, the survivors should divide the property.

This tontine lasted eighty-three years. When the final seven shareholders heard of the death of the eighth, in 1908, the property was assessed at about $180,000 on the tax books of New Haven. This, if divided, gave an excellent return on an original investment of $700. But at four per cent savings-bank interest the original thirty thousand dollars would have doubled five times in the same period, yielding $960,000.

Nothing shows more clearly than the history of tontines that, if you want money to grow most surely and rapidly, the accumulations of normal interest are far preferable to any plan that promises abnormal growth through speculative or gambling chances. The tontine form of investment, which was highly popular in the seventeenth and eighteenth centuries, was displaced as soon as it had demonstrated that real life insurance, based on mortality averages and a low rate of interest, was better. One of the famous French Government tontines started in 1689 with individual subscriptions of $60 per member. Thirty-seven years later the last survivor, a widow, was drawing nearly $15,000 a year from the accumulation. But more than four thousand deceased shareholders had lost

The Tontine of Balzac the Elder

BALZAC'S father was fabulously wealthy, but the money was tied up in a tontine. Past fifty before he married, the good Père Balzac had gone on through life in the belief that he would always remain a bachelor. At forty-three he invested his whole fortune in life annuities on the tontine plan. At sixty he found himself with a wife and children and, horrible thought to a Frenchman, nothing to leave them! But he resolved to make amends. He would live to be a hundred, surviving other members of the tontine and inheriting its enormous accumulation. So Père Balzac planned a minute regimen, eating just such food, at precisely such hours, in so many bites, going to bed and rising on the second, and scrupulously "maintaining the equilibrium of the vital forces," as he called it. He wrote pamphlets on health, and talked of little else, and when some friend died at seventy, exclaimed, "Ha! What a pity, when he might have lived thirty years more by my plan." Very often he spoke of the future day when he, the hale centenarian, would divide the riches of the tontine among his children, and the great Honoré himself thought he was heir to millions until the family astonished him one day in his 'teens by putting him to work in an attorney's office. Père Balzac's plan undoubtedly prolonged his life. But, alas! he died at eighty-three, and the tontine probably went to some reckless blade of ninety who had always eaten what he liked and stayed up till two every morning.

If this Connecticut hotel tontine's capital had been put out on the plan drawn up by Benjamin Franklin to govern his legacy of $5000 to the city of Boston it would have grown, in eighty-three years, to nearly $2,000,000. Franklin left Boston $5000 to be loaned to young apprentices starting business for themselves, in the belief that they were the best sort of citizens. Borrowers could have not more than $300, giving two sureties to secure the loan and paying five per cent interest, compounded annually. At ideal interest this fund would have doubled more than seven times, Franklin calculated, and at the end of a hundred years Boston was to spend half a million dollars in some public work, investing the balance of $240,000 for another hundred years. The fund was administered free of charge by trustees, in accordance with his wishes. But owing to changes in the apprenticeship system, and fewer applications for such loans than were needed to keep the whole capital invested in accord with Franklin's scheme, it had multiplied only ninety times instead of one hundred and thirty-one, as he anticipated. But a century after his death, in 1893, there was a fund of $431,735. Of this the trustees set aside $322,490 for the city, re-investing $109,245. Litigation followed, not over the money, but as to what should be done with the $322,490. In 1904, when a project had been settled upon, the latter sum had grown to $408,000. Andrew Carnegie gave a like sum, the city gave a plot of ground, and last year an educational institution, the new Franklin Union, was opened.

At the end of the second century, Franklin calculated, his $5000 would have yielded another accumulation of more than $20,000,000, one-third of which was to go to Boston and the rest to Massachusetts, after which he would not presume to carry his own stipulations further. By 1993, at five per cent interest, compounded yearly, the surplus actually set aside should yield nearly $14,000,000. If Mr. Carnegie had doubled this surplus as well as the accumulation put into Franklin Union the aggregate ought to be nearly $28,000,000.

Franklin's calculations were based on ideal interest, running at the same rate over a long period and compounding without mishap. What his legacy really earned, of course, was the interest yielded by the ordinary chances of this extraordinary world. The terms of the wise doctor's bequest show that this was all he anticipated anyway.

Ideal interest furnishes a suggestive field for speculation — that is, mental speculation. Ideal interest, for example, easily outruns Father Time.

Adam's era was 4004 B. C., according to Bible chronology. That was fifty-nine centuries ago. Had Adam gone to work then for wages of $10 a day and kept at it ever since, laboring Sundays, holidays, odd days in leap years, the world would have owed him in wages on January 1, 1909, a total of $21,593,580.

But assume that Adam had concluded that he was too strong to work, and had borrowed a single dollar and put it out at interest. He need not ask high interest, but could bargain for a niggardly one per cent. Moreover, he need not stipulate compound interest, but could let his investment run along on a simple one per cent, so that in the first hundred years his dollar would earn only another dollar. Never mind. If Adam steps into his bank once every hundred years and invests last century's interest at the same rate, all will be well. Ideal interest will take care of the rest.

By the Deluge, in 2348 B. C., Adam could finance Noah's ark, for his capital would then be $65,000. When the Children of Israel were ready for exodus, in 1491 B. C., his capital would be $33,500,000, or more than ten-dollar-a-day wages up to the present. At the beginning of the Christian era it would be $700,000,000. In 1909, instead of asking for a mere pay envelope, Adam would own pretty nearly everything there is, because his wealth would be expressed thus: $664,597,604,385,947,648.

This is, of course, an unintelligible sum. Whatever it conveys in the way of a value, however, will be a little more stunning if we reflect that this is not only the amount of Adam's present wealth under the ratio of growth of one per cent interest, compounded each century, but that if Adam got tired of re-investing his interest, this sum, so long as his capital remained intact, would also be his income each century through eternity.

A more compact illustration of ideal interest can be given by taking the first folio Shakspere as a basis. This rare book, published in 1623, sold then for $5 a copy, it is said. Oliver Wendell Holmes sighed when he learned that a copy cost $4000 in 1886. This looks like appreciation in value.

But picture an English scholar hesitating, in 1623, between buying a copy of the new first folio Shakspere or putting the price out at ordinary savings-bank interest — four per cent, compounded twice a year. Even had he known the book would bring $4000 in 1886 he would be unwise to buy it for the rise, because his $5, left at the bank, would grow to more than $160,000 in the same period. To turn as much profit in a purely mercantile transaction he would need forty copies, costing $200 then. And the latter sum left at the bank would grow to $8,276,800 by 1886.

However, it is difficult to find a financial institution in which our English scholar might have deposited his money in 1623, because even the Bank of England was not established until seventy years later, and waiting till then wouldn't have served his purpose, for the Bank of England pays no interest on deposits.

So this, too, is ideal interest—just a sum in arithmetic. But we may get a practical comparison from it.

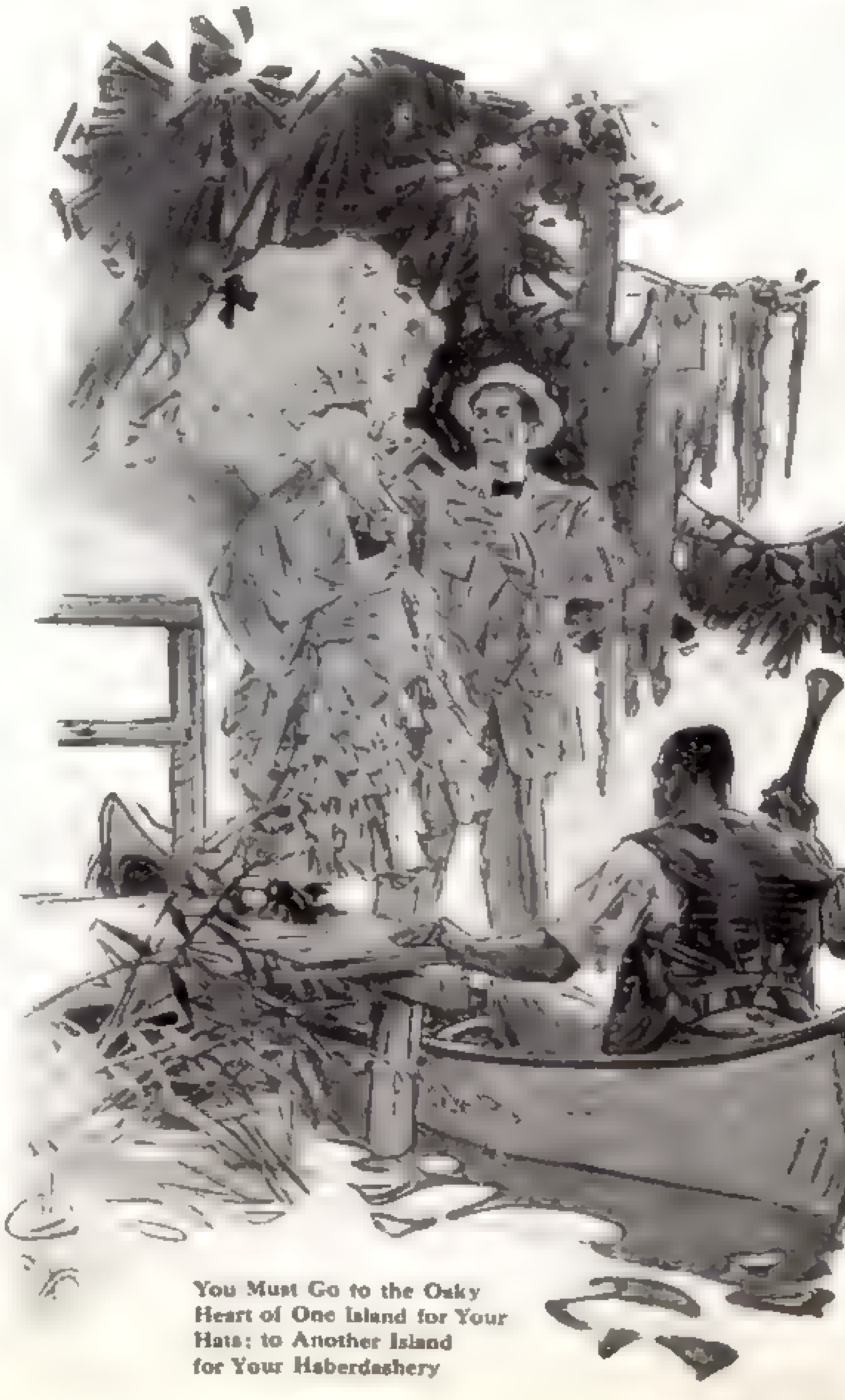
The real reason for interest, as Professor Fisher points out, is found in the fact that our world moves round the

(Continued on Page 39)

THE VOICE IN THE RICE

By Gouverneur Morris

ILLUSTRATED BY J. C. LEYENDECKER



You Must Go to the Oaky Heart of One Island for Your Hats; to Another Island for Your Haberdashery

IV

LADY MOORE was waiting for us in the hall. She was very tall and slim, with a high-bred, keen face and snow-white hair. She came forward in the prettiest way, stretching out both her hands, the color flashing upward in her cheeks.

"You must forgive an old woman," she said, "for not greeting you sooner. I hope they gave you a good breakfast."

"You know they did," said I.

"Oh, we can't always get the best of everything," she said. "Are you to be taken to Lord Nairn today?"

"Not till tomorrow, I believe," said I.

"I am delighted," she said; "he will begin monopolizing you. We must make the best of a whole day. I have asked some people to meet you at dinner—Lady Wrenn, Sir Brash Sterling, and some others."

"Mary?" asked Sir Peter.

"Oh, no," said she. "He must be polite to Lady Wrenn, and when Mary is in the room!" She shrugged her shoulders prettily. "Unfortunately for the rest of her sex," she said, "there is no one quite like Mary."

"But," said I, "am I to dine in these spinnakers and balloon-jibs of Lord Nairn's?"

Lady Moore burst out laughing.

"I didn't like to laugh before," she said, "but since you have brought the matter up yourself ——" and she laughed again.

"Lord Nairn," said Sir Peter solemnly, "is a very long way around the waist, and a very long way around everywhere else, and in every direction."

"I do wish," said Lady Moore, "that he would exercise and bant. Lady Nairn tells me that he no longer steps from his chair to his bed; he has had a new chair made which can be extended full length; so that all he has to do now is to roll."

"One of the heaviest men in the world, sir," said Sir Peter. "And when the notion takes him, which is not twice in six months, one of the most active. He can be a cat on his feet when he wants to."

"Meanwhile," said Lady Moore, "he is a sort of whale on its back; and his tailor is waiting in your room, Mr. Bourne, with samples. You will want quantities of white linen suits, for the weather will soon be far too hot. Our men wear nothing but linens in summer. Sir Peter"—she turned to her husband—"see that he has at least one suit ready for Mr. Bourne in an hour. Because after lunch I am going to take Mr. Bourne in a canoe, shopping."

"Sir Peter," I said as we were going upstairs, "you will perhaps remember that when I arrived in this country my ready money was very low."

"And you, perhaps," said Sir Peter, "do not remember that you are my guest."

He put the least little rising accent on the *my*. Not being as yet assured that I was his prisoner rather than his guest my heart was warmed by this, and I felt very grateful to him for expressing himself so kindly.

But I was delighted with the tailor—a tiny old negro, very black, with snow-white wool for hair, and immense gold-rimmed spectacles which he took off whenever he wanted to look at anything. He had no English whatever, only the uncouth coast dialect that Coffee Pot spoke, and Sir Peter was obliged to act as interpreter between us.

I was ever an amateur of clothes among other things, but the old negro had but the one passion. And, as we turned over the beautiful samples of stuffs, Sir Peter himself became as feminine as we could wish. We had as much fun over my outfit as three schoolgirls over a trousseau. And I found myself ordering suits of white linen, and tan linen, and madras, and cream-colored pongee, and shirts from beautiful wash silks. I could not have pleased myself so well on Fifth Avenue, and I said so. Sir Peter chuckled. He had caught something of my enthusiasm for a certain brown linen, and had ordered a suit from the same piece for himself.

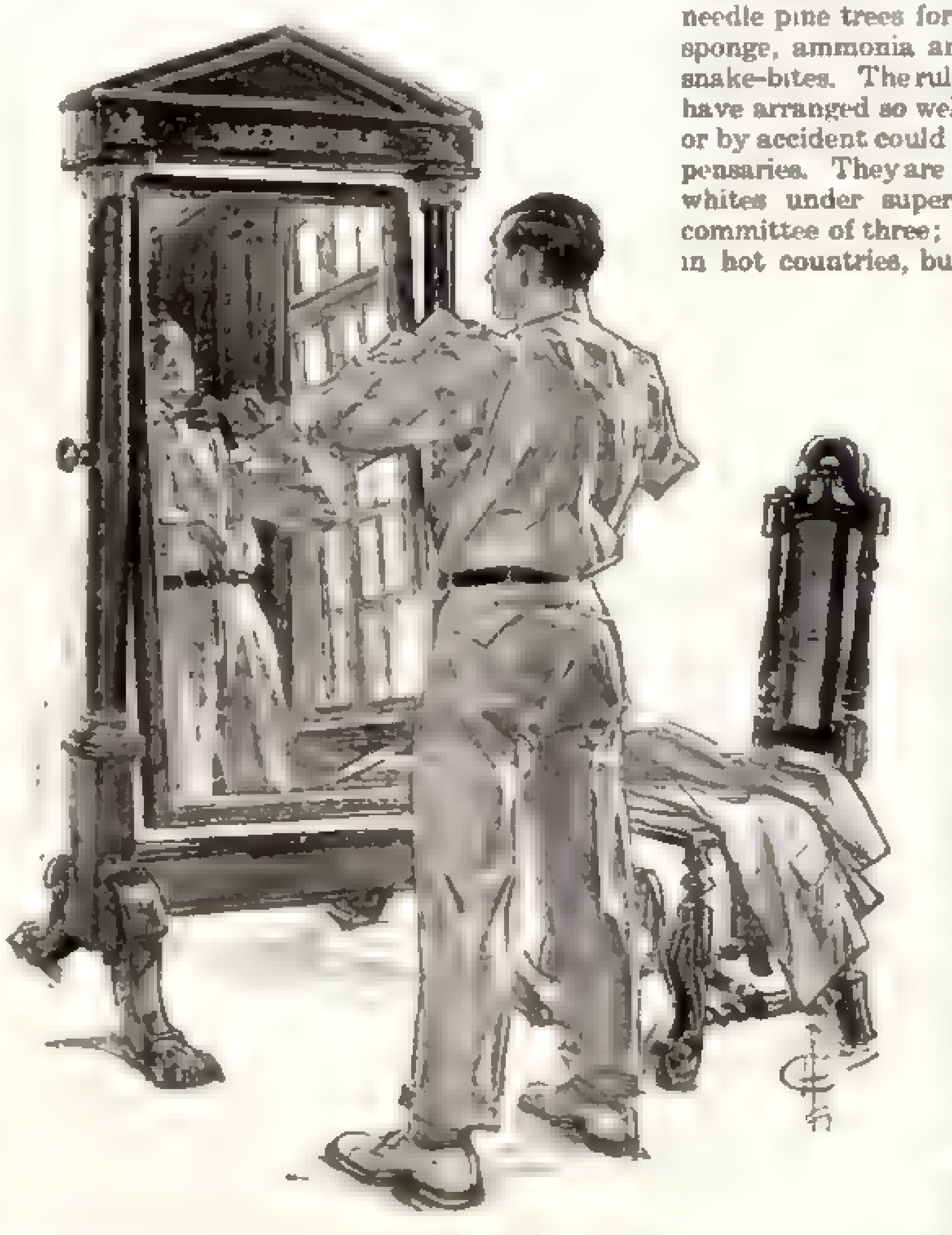
"Free trade, sir," he said, "free trade—the best article at the lowest price. All our goods come straight from Paris and London; we don't have to rig ourselves in the products of infant industries. For which, sir, I for one say, thank God."

The little tailor, who was beginning to take my measures, now discovered a hearty English word. "Glory!" he would say, "glory!" each time he read the verdict of the tape and recorded it by a system of knots in a string.

"He means that you are a very fine figure of a man to make clothes for, at the price," chuckled Sir Peter.

The tailor had brought some workmen with him, and when the measuring and choosing were over he joined them in the laundry, and an hour later reappeared at my door with a white suit for me to try. It was not open to much criticism, and when luncheon was announced I was at least, within reason, presentable.

At luncheon we were joined by Sir Peter's brother, Santee, and father of that Mary Moore who had by now not a little excited my interest. Mr. Santee Moore was in strong contrast to Sir Peter; being straight, Grecianly handsome, and silent, by comparison. The talk at luncheon was, I suppose purposely, political and local and full of information. The gentlemen discussed a venture due to arrive in the mouth of the Santee from England; the deplorable growth in activity of "our good neighbor the United States" in the revenue service; Lord Nairn's ingenious scheme for dealing with incurable drunkards. . . .


It was Not Open to Much Criticism

"Who is it, Mr. Bourne," asked Sir Peter, "that opposes a man's drinking himself to ruin?"

"His wife and children," I said.

"And why do they oppose him?"

"Well," I said, "among poor people I suppose what little money there is goes for drink. I suppose that's one reason."

"What," said Sir Peter, "would be the attitude of mind of the most arrant teetotaler of a woman if her husband, instead of being obliged to pay for his drinks, received a bonus in cash for each one that he could force himself to swallow?"

"Some women, I am afraid," said I, "would begin to favor drinking."

"Women," said Mr. Santee Moore, who had not spoken for some time, "are not good. They are greedy."

"So," said Sir Peter, "if there were a bonus placed upon drinking a man's wife and children would be soon using every vestige of influence they could bring to bear to make him drink."

"Some of them," said Mr. Santee Moore, "would hold him. The rest would pour."

"The weak place," said Sir Peter, "is in defining what constitutes an incurable drunkard. If it weren't for that we would make the experiment. Perhaps we will. Lord Nairn will have his way in the matter if he can. He claims that in two months all the incurable drunkards in the Santee would be dead. As for me," said Sir Peter, "I'm agreeable to the experiment, but Lady Wrenn is formidably opposed."

"Lady Wrenn," said Lady Moore, "is said to have an eye on the next elections. She will oppose Lord Nairn for the chairmanship."

"It would be a mistake," said Sir Peter, "a fatal mistake, I think, to raise any woman so high. This, by the way, is among ourselves. An unofficial opinion for the benefit of trusted friends."

He included me in his quick glance, and I am afraid I was very much flattered. After lunch he drew me aside.

"You will wish to write to your mother," he said abruptly. "I suggest that you carry the letter when it is written to Lady Moore—to be edited. Write that you are staying with some Southern people named Moore—leave out the *Sirs* and the *Ladys*—say that you will visit them indefinitely. Tell her that she may address you in the care of Peter Moore, Esquire, Georgetown, South Carolina."

"Sir Peter," I said gravely, "all joking aside, am I to be kept here against my will? My correspondence edited and all and all?"

"As to the correspondence," said Sir Peter, "you would not write, inadvertently even, to injure those who intend you and have shown you nothing but kindness. As to your remaining against your will, I still have every hope that it will not be against your will. As to the rights and wrongs of the matter, Mr. Bourne, I think that if I had left you on yonder ocean beach you would be in a very sad plight. I ask you to regard your present situation with patience and with the open mind. If you wish to quarrel with me I shall be obliged to regard you as ungrateful—I perceive that Lady Moore has fetched her parasol. I fancy you have an engagement to go shopping with her."

V

THE shops in the Santee are not conveniently situated for shopping. Like all other evidences there of man's presence they are craftily scattered and hidden. You must go to the oaky heart of one island for your hats; to another island, by a canal through rice fields, for your haberdashery; to a sand acre among long-needle pine trees for quinine, tooth-brush, sponge, ammonia and your outfit against snake-bites. The rulers of the little country have arranged so well that only by a guide or by accident could you discover these dispensaries. They are managed by the poorer whites under supervision of the central committee of three; lazily, as is customary in hot countries, but honestly, I am told, and to the advantage of the many.

Lady Moore told me that she supposed there must be two thousand inhabitants, citizens and slaves, of this country within a country; but that only the slaves—that is, those belonging to the commonwealth who operate the rice plantations—live in communities. Three main islands are given up to them, where they grow a little corn and cotton and tobacco for themselves, and whence they sally in boat-loads to work in the public fields. But all families not of slaves lived upon their own lands and waters, often at great distances from one another.

From the water, however, we saw but an occasional glimpse of a house. Trees have been encouraged to conceal those which must once have stood in plain sight: the old manor houses, of which there are half a dozen. And the newer houses have been built with a main view to concealment. There are no fine landings such as the rich people could afford—only a pile or two driven into the creek-side mud and a few floating planks. Visiting from one island to another is mostly by canoe, there being thousands of channels passable for these, whereas larger boats would lead to more or less congestion in the chief waterways and canals.

Twice we passed other canoes in the rice, very close, but we could only hear them. On the second occasion Lady Moore recognized a voice giving an order in "sea-coast." And she turned to me with a heightened color and bright eyes. Then she called out:

"Good-evening!"

(In the Santee they call the whole of the afternoon evening.) And a voice a little way off beyond the compact eight-foot screen of the rice reeds answered at once:

"Good-evening, Sylvia."

The voice was the coolest, freshest voice, with a little drawl to it, a little of golden bells, a little of laughter.

"Where are you going?"

"Home. Where are you going?"

"To the chemist."

"Just been there."

"Who's with you?"

The voice laughed before answering:

"That young Shirley!" We heard a manlier chuckle.

I must suppose that the springs of jealousy within a man are ready to gush at the merest hint of a puncture, for the man's chuckle left me with an alertly quickened heart. I would have liked to blast the reeds between us and discover that he was lame and looked like a monkey. He sounded indolent and handsome and attractive.

"May I present Mr. Bourne?" called Lady Moore.

"Of course you may." The voice had now a delightful friendliness mixed with mockery. "I'm charmed to meet you, Mr. Bourne."

"And I," said I, "am more than charmed to meet—Miss Moore." I had made my guess.

"Why!" cried Lady Moore. "I never mentioned your name to him, Mary."

"Then how did he guess? Did a rice-bird whisper my name in your ears, Mr. Bourne?" Oh, seductive voice!

"It was your voice," said I boldly. "There was never any mistaking that it was you."

Lady Moore burst out laughing

"Hurry home, Mary," she said; "it looks to me as if the rice was catching fire."

The voice laughed, but unaccompanied by the late manlier chuckle.

"Good-by, Sylvia—good-by, Mr. Bourne"—then a command in "sea-coast," and I could hear the rice-stems rasping against her canoe and see the tops of the rice bending as before a sudden weight of air. We called our good-bys, and I said quietly to Lady Moore:

"If I stand up can I see her?"

"If you were nine feet high and she stood up in her canoe," said Lady Moore—"there goes a moccasin!"

I don't know if one *went* or not, but all thought of standing up in that canoe vanished from my mind.

We did not speak for a hundred yards. Then Lady Moore said suddenly, but in an unconcerned voice.

"I do hope you'll learn to like us, Mr. Bourne"

"Where *you* are concerned, Lady Moore," I said, "it is no longer even guesswork. I *love* you."

Lady Moore laughed.

"If only Mary's voice came up to the rest of her," she said as one throwing a stone aimlessly into the water. I made no comment, and a few minutes later we had made a landing and were pursuing our way on foot toward the chemist's. It was a very pretty walk through liveoaks and then pines.

The chemist's was the only shop at which we found other customers. Here were two young ladies, very pretty, all in white, with white floppy hats and white parasols with which they poked the sand and turned over little stones while they chattered and waited for their purchases to be wrapped up. They were the sisters McMoultrie, after quinine and chloroform liniment. Granny had the shakes—wasn't it very early in the spring, Mr. Bourne, for the shakes? Brother had fallen off the veranda roof and sprained his wrist. They were beside themselves with excitement, Mr. Bourne, at meeting a brand-new man. They were really heartily tired of all the young men in the Santee. Yes, it was evident that I had been directly sent by Providence.

They had great dark eyes which they used from the cool shadows of their hats in the most outrageous and innocent manner. Had it not been for the voice in the rice I must have succumbed then and there to one or both of them. Lady Moore stood in the door of the shop greatly amused at us. The Misses McMoultrie sat upon the step, side by side, as like as two sweet peas, and played upon me from under their hats all the heavy artillery of their great, dark, innocent eyes. A vine of red roses thrust sharply out of the sand and was festooned over the door. And in the cool half-light within the shop I could see a glass showcase, great red and blue bottles with gilt labels, and a man all in white, who came and went languidly and announced every now and then that he was just looking for that ball of twine.

"Surely," I thought, "here is a strange picture for the heart of a swamp. Three lovely ladies, so simply dressed in white, and yet so smartly that you would pick them out in the crowd at Longchamps or Bailey's Beach; the well-appointed chemist's shop—logs without and all the best drugs within—and the rest but a patch of sand, a stand of pine, and rice and marsh, and swamp, and rice and snakes and alligators, and buzzards and herons and eagles—and no way out!"

We made our purchases and lingered a while in the lengthening shadows, and then the sisters McMoultrie, flashing among the pine-stems, went by one path to their waiting canoe, and we by another to ours, and so back to Sir Peter's house—which stood very near the canal and of which you could see no vestige from the landing.

VI

LADY WRENN, Sir Brash Sterling, the Creightons (a young married couple), and Miss Creighton, the groom's sister, came to dinner. I had expected in Lady Wrenn a type of the new woman, which, as she herself remarked, is merely the old woman with no taste for apples; but I was agreeably surprised. She was a little creature, with a funny little brown face, and round, soft, golden-brown eyes, which, when she was listening, had the wistful, dreaming look of a chimpanzee's, but which, when she was talking, hardened and sparkled as if studded with bits of broken glass. It was evident from the first that she enjoyed being sarcastic at the expense of others; but she did not hesitate, if she could make a point, to be equally direct and brutal with herself

"Well," she said, when I had been presented (not informally, but with becoming ceremoniousness as to a personage), "you have seen two of the mighty ones, Mr. Bourne. Does it surprise you to find one of them a hunchback and one a sort of monkey?"

Sir Peter writhed a little and tried unconsciously to straighten out his poor back.

"Don't," said she, seeing him; "you are straight enough inside, Peter. A hunchback, a monkey and a leviathan," she went on. "I don't wonder that you are a little aghast at becoming one of us. But another generation will see handsome rulers. I don't think Sir Peter has any children, and I know I haven't. We must adopt Mr. Bourne between us, Sir Peter, and put him down in our wills. Then he'll stay willingly enough. What do you think, Brash—will money corrupt this loquacious young giant?" (I had not yet spoken a word.)

Sir Brash Sterling said that he thought sufficient money would corrupt any one. He was a burly, red-faced man, with a gray mustache so closely trimmed and so tightly curled into needle-points that it looked less like a growth of individual hair than a thing carved from a block. The hair of his head, too, cut very short in the English military regulation style, had, because of a hyacinthine tendency to curl, a look of solidity. His intonation was very English.

"I have, Mr. Bourne," said he, "ten children, of whom I am one. There isn't enough money for us all to be rich, so we take turns. It is my turn now."

"It always has been," said Lady Wrenn. "Many a time I've seen little Sterlings running barefoot through meadows knee-deep in snakes, while Sir Brash was re-silking and re-leathering his extremities five times a day."

She left us abruptly and marched straight across the room to the young Creightons, who managed at all opportunities to drift to one side.

"Come, come, Creightons," she said, "you have a stake in the community; come and hear Mr. Bourne lay down the law ——"

But dinner was announced, and, except that Sir Peter gave his arm to Lady Wrenn, we entered the dining-room without ceremony. My seat was between Lady Wrenn and Miss Creighton; but it did not matter where anybody sat, as the only conversation possible was with Lady Wrenn. It was curious to watch her eyes, so hard when she spoke, so soft and monkey-like when she listened.

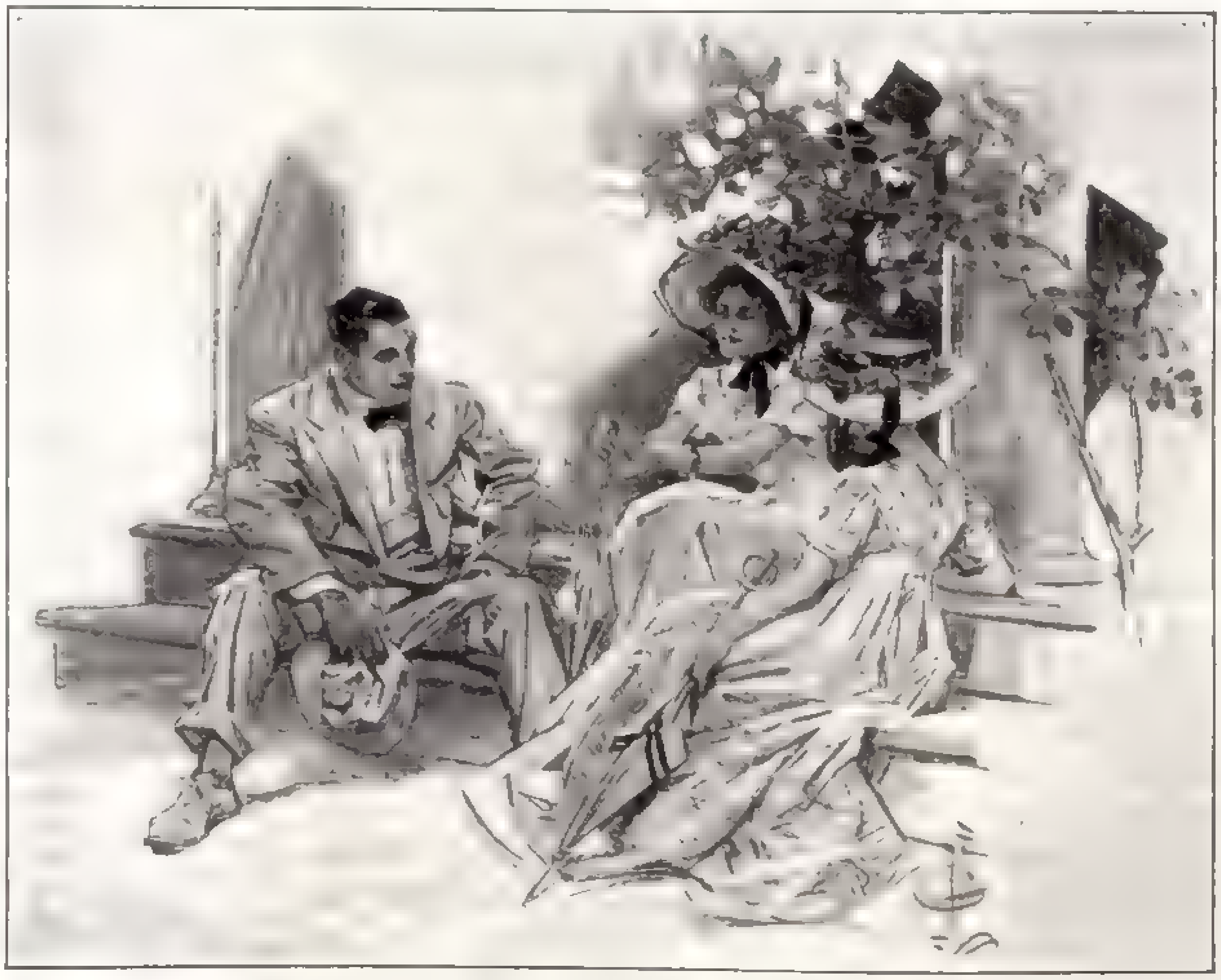
"By the way," said she, turning suddenly full upon me, "if you are counting on being presented to Lady Nairn tomorrow you will be disappointed."

"What has happened to Amelia?" asked Lady Moore.

"I think," said Lady Wrenn, "that Amelia has about decided to give up."

I heard the girl on my right murmur as if she were thinking aloud, "Poor little ghost," and I noticed that Sir Peter went whiter than ever in the face and that his thin lips assumed their most bitterish look.

"Do you mean you think she is dying?" he asked slowly. Sir Brash Sterling cleared his throat nervously.



"Surely," I Thought, "Here is a Strange Picture for the Heart of a Swamp"

"I called early this evening," said Lady Wrenn. "Leviathan was sunning himself in the garden. I said: 'I have no time for you, Levi; where is Amelia? I have brought her some lacto-bacilline tablets.' He doesn't like me to call him Levi, and nobody else dares. 'Lady Nairn,' said he, 'has gone to her room.' 'What is the matter with her?' I asked. 'She was very pale,' he said. 'Has she seen the doctor?' I asked. But Leviathan only muttered something about anæmic and turned his chair by the wheels a little more away from me and a little more into the sun. So I left him in disgust and started for the house. Mary Moore was coming out. She had that brave, Atlantic-Ocean-on-a-blue-day look of hers. And I knew that she had been greatly moved by something. That young Shirley was at the door waiting for her to come out, but she packed him off to wait for her at the landing. 'Lady Wrenn,' she said, 'do go up to Lady Nairn. I am going to talk to Lord Nairn about her. Is he in the garden?' 'My child,' I said, for by now that young Shirley was out of earshot, 'my dear child, it will not hurt you to see Lord Nairn; it would not hurt you to hobnob with Lucifer. But it would be better if Lord Nairn were never to see you again. It would be better if he never had seen you. My dear,' I said, 'I remember the first time he ever did see you, or just after—you were eight. I had business with him. I have forgotten what. He was in his garden. He had wheeled himself under a peach tree, from which he had had all the peaches but one pruned. Poor Lady Nairn, almost as white and sad as she is now, stood by him with one hand on the back of his chair. They were both looking at the one peach, he like a greedy, fat boy, and she was looking because he was.'

"He must have recognized my step, for he never took his eyes from the peach. 'Letty,' said he, 'have you seen Santee Moore's young daughter?' 'Yes,' said I. 'I,' said he, his eyes always on the peach, 'am watching her ripen, Letty. I am watching her ripen.'"

"It seems to me," said Lady Moore, very critically for her, "that I would not have told that anecdote to Mary Moore."

"My dear," snapped Lady Wrenn, "you might as well try to poison the moon as Mary Moore. She did not even change color. 'All the same,' she said, 'I think I *must* speak to him.' 'Well,' said I, 'God knows he will listen to you—but, Mary, he will listen only because of the sound of your voice and for the sake of looking at you.' So we parted at the door and I went up to Amelia. She was lying in her immense bed. She looked like a wilted morning-glory laid on the pillow. She didn't model the bedclothes much more than if she had been a sheet of paper.

"'Amelia,' I said, 'what is the matter with you?' Will you believe me, the poor creature burst into tears—the first I dare say she ever paid to an existence she must owe so many. And she said after a little, for she is too weak to cry long, 'Oh, Letty, he doesn't care *that* for me! I know it now. And now that I know I think he *never* cared very much. Perhaps it's because I have never had but the one child and was always mourning for her. But I won't stand in his way, Letty. And now you know what is the matter with me.' I was very sharp with her, poor thing. I said, 'Did you tell this nonsense to Mary Moore?' And she said 'No,' and tried to turn her face away from me. 'Lord Nairn,' I said, 'is very much to blame for very many things; but, my dear, if the moth prefers the rose to the sweet little trailing arbutus, the arbutus may be unhappy about it, as she must, but she mustn't blame the rose.' 'Oh,' she said, 'Letty, who could be jealous of Mary Moore? She was with me just now. When she went I thought the sun had gone out of the room.' 'And then,' I said sharply, 'it got to be night and the dog star rose!' 'Letty,' she said, and reached for my hand, 'you are always fancying yourself slighted.' 'Well,' said I, 'Amelia, you mustn't take to your bed just because the world has come to an end.' I gossiped with her, told her about this famous Mr. Bourne who had arrived among us and whom I was dying to meet."

Lady Wrenn turned her snapping eyes full upon me.

"She was interested," she said. "I told her that if you were as noble and good as you were reported big and strong we might arrange for you to—to tie the laces of Mary Moore's shoe ——"

I felt myself the center of all eyes. My heart thumped painfully and I blushed like a tomato. Were they considering me at headquarters, I wondered, as a possible suitor for—the Voice in the Rice? I was strangely depressed all in the moment. I could remember nothing of all my life but unworthy things—one after another. Fortunately for my discomposure Lady Wrenn switched her tongue back to Lady Moore.

"I gave her the lacto-bacilline tablets," she resumed, "and told her how and when to take them. She smiled and asked me if they had the property of glue. I said 'Why?' She said 'Why?' and she laid her hand on her heart. 'Why, because it's all broken to pieces here.' And I think," concluded Lady Wrenn, blinking very rapidly, "that poor little Amelia has now almost the whole of her life to look back on."

Sir Brash Sterling cleared his throat and hawed, as Englishmen do when moved.

"Hope," said he, "she'll try to remember the days when the sun shone."

"The early spring," said Sir Peter gently, "when there was no flower out but the arbutus."

Lady Moore made a sound which in all gentleness and affection for that sweet and good woman I can only describe as an etherealized snuffle. The girl at my side answered like an echo. And I noticed that the Creightons, who had insisted on sitting next each other, raised their glasses as upon a signal, using their off hands.

"How," said Lady Wrenn almost brusquely and turning to me, "did you like the McMoultrie girls?"

"I loved them at once," I said.

"A couple of rogues, those," said she.

VII

THE next morning, about ten o'clock, Lady Moore having promised, over night, to follow, Sir Peter and I set out in a canoe paddled by the expert Coffee Pot to call upon Lord Nairn. We stopped off for a few minutes at Mr. Santee Moore's house, but both he and his daughter (to my great disappointment) were out. There were a number of young ladies, including the sisters McMoultrie, gathered from far and wide to play on Mr. Moore's lawn-tennis court (the best, I was told, in the whole region), and we sat for a while in the cool arbor among the spectators, exchanging compliments and news and chaffing any indiscretions (of which there were many) of the players. It seemed to me that the young ladies of the Santee, more especially the McMoultries, were all eyes that showered upon a man's defenses all kinds of darts, those of mischief and mockery more especially; so that, had their mouths not also sent out unbroken streams of easy and pleasant small-talk, they must have occasioned great awkwardness. Sir Peter received and accepted on my account a great many invitations: to lawn-tennis parties, to luncheons, dinners, expeditions. Each young lady protested that she had received especial instructions from parents, grandparents or guardians to ask me to so-and-so and not to return home with "No" for an answer.

When we had said our good-bys and left the court some distance, we heard behind us a great burst of exclamations and greetings and laughter. I saw that a tall, broad man in white had come up to the court from the other side through the oaks, and was being made much of. I could not see his face for the shadow of his broad hat.

"Who is *that* popular man?" I asked.

"That," said Sir Peter, who had also looked, "is that young Shirley. But the exclamations of joy are not so much a tribute to his person as to his sex. In the Santee the male sex is immensely popular." And he added dryly—"Among the female sex."

(Continued on Page 37)

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PHILADELPHIA, JUNE 12, 1909

From College to Job

THAT old question, whether a college education helps one to get a job, will be presented to several thousand young men this month, and by the end of next month, no doubt, a good many of them will think they know the answer for sure.

Last year about thirty-five thousand boys graduated from public high schools, and rather over half of them were candidates for some institution of higher, or further, education. Presumably, the rest went to work. Being boys, it shouldn't have been very difficult for them to find places. Many institutions want boys to begin at the bottom and work up. Four years hence the case of the other sixteen thousand and odd, who went to college and then want jobs, will be different.

Viewed from the fourth year in high school, five and a half or six dollars a week looks like considerable money; and even the humblest appliance of commerce—a letter-copying press, a filing case, or, perchance, a feather duster — is invested with some of the charms of the world of adult mankind. But from the fourth year in college—to the age of a senior—how contemptible those same sums and objects appear! One has been accustomed to disbursing that much in merely incidental expenses. One has been accustomed, in the "frat," to the deference due one's years and position; and this third assistant secretary seems not to be aware that there is any material difference between one and a side of pork. As a senior one was vastly experienced. As an applicant for a job one is merely a kid. The adjustment is painful.

No doubt the college graduate, as compared with the high-school graduate, will ultimately find a better job; but he will pretty certainly get more sore places stepped on while he is doing it.

The Man and the Concern

MR. ROGERS was, no doubt, one of the three most powerful business men in the United States. His sudden death, however, caused not even a ripple upon the surface of business affairs, nor would the death of either of his great compeers occurring under like conditions.

Governor Flower's sudden death brought on a small panic, but it came when he was leading a big bull movement in stocks; and when men have taken out insurance against the demise of Mr. Morgan, or hastened to sell stocks on a rumor that Mr. Harriman was ill, the precautionary act referred to the supposed stock-market commitments of those gentlemen rather than to their value as leaders of actual industry.

No special gift of prophecy is necessary to foresee that Standard Oil will neither disintegrate nor become a sort of eleemosynary institution, although Mr. Rogers is gone and Mr. Rockefeller has retired from active direction of its affairs. Such a concern as Standard Oil is like a modern state, in which the individual, however able, counts for comparatively little.

For some years Mr. Carnegie has had nothing to do with Steel except occasionally to toss a brick that way. In his place sits a Western lawyer, and the mills run as efficiently as ever. When an enterprise gets as big as that it becomes fairly indestructible.

Mr. Rogers sold newspapers when a boy, and began his business career as a grocer's clerk at three dollars a week. So, probably, will his successor in the next generation. That condition is neither modern nor exclusively American. The Fuggers came from an humble weaver's loom, the Rothschilds from a poor shop in Jews' Lane. Probably most of the world's famous rich men began in poverty and made their own way. For accumulating a great fortune that appears always to have been the best start.

The principle seems to be that when one has no money he has a mighty incentive to get some.

Kind Wishes for France

LONG ago it was pointed out that in the misfortunes of our friends there is something secretly agreeable. In a good deal of foreign comment upon the tribulations of the French Government a certain unctuous expectancy of greater trouble leaks out. Everybody hopes the Government will stand firm and maintain order, yet—well, you know how the French are; such and such things have happened in Paris before.

Nobody would admit that a condition even remotely resembling a reign of terror was possible nowadays, still — there was the leader of the striking employees openly advocating violence, and we all know that a Reign of Terror once did happen. The Government must be secure, having a powerful military force at its disposal; but suppose the army were infected with revolution and turned upon the Government a condition for which, as all must confess, there is precedent? In short, everybody hopes France will come out all right—only, if it happens not to come out all right, how exciting that would be!

No country, not even Germany, really wishes harm to Neighbor France. We all love one another. But, of course, if the harm should happen it would be absorbingly interesting for the rest of us. We wouldn't dream of wishing Neighbor Smith's barn to burn, yet when the fire department responded so promptly and efficiently—well, if the fire had come off it would surely have been a fine spectacle.

Pity and terror are the elements of tragedy. On the whole, it is pleasanter to let some one else supply the conditions upon which those emotions may be exercised than it is to supply them oneself. In breaking a leg Neighbor Jones helps us to a drama. We have for him all the good will in the world, yet the human craving for drama must be satisfied somehow.

The Alleged Opposition Party

THE iron trade is still in a depressed state. Output is much below the capacity of the mills, and prices have not recovered from the demoralization of early spring. Yet the other day the common stock of the Steel Trust sold higher than ever before. When issued, this common stock was rather thinner than water, and it represented mostly a capitalization of the Trust's tariff graft. At the new high price the market valuation of the graft, therefore, is some three hundred million dollars. A few days before this new high price was made eighteen Democratic Senators voted with the Aldrich Republicans to take iron ore from the free list—where the House bill had put it—and protect it by a substantial duty. This action was generally regarded as insuring a continuation of the Trust's tariff graft. Hence a record price for the common stock was logical enough, although the iron trade was not exactly flourishing at the moment.

Similar acts by Democratic Senators were denounced by President Cleveland as party perfidy and dishonor; but the regrettable fact is there is only one party in the United States Senate—just one party, with some scattering Republicans and Democratic insurgents. For the purpose of getting elected and making stump speeches different labels and catchwords are employed; but when it comes down to real business in the matter of taxing eighty-odd million users of iron and steel products for the benefit of an opulent trust, we find forty-three Republican Senators and eighteen Democratic Senators staunchly voting aye, against fourteen Republicans and ten Democrats who vote nay.

With over half of the Democratic members of the Upper House fondly recording themselves as Little Brothers to Protection, there is slight danger that the tariff will be revised otherwise than by its friends.

Where the Money Really Goes

THE real villain has been discovered at last. It is the retailer. Senator Smoot has detected him in selling a forty-nine-cent razor for three dollars, and a seventy-five-cent pair of gloves for two dollars. Senator Flint finds him charging thirty-six dollars for an eleven-dollar set of dishes, and three dollars and a half for a set that cost only fifty cents. Other Senators have unveiled his extortions in other directions. It was urged that a duty might be laid upon coffee without in the least raising the price to consumers if the retailers would only consent to sell at a fair profit. The natural inference would, of course, be that the tariff is not at all responsible for high prices to consumers. Still less are the trusts to blame. It's the retailer that does it.

This is very confusing to a political economist. There are, roughly, eight hundred thousand retail merchants in the United States, and their business is exactly that branch of commerce in which competition has freest play. Excepting some more or less spasmodic efforts to protect themselves from mail-order houses, there is practically no organization among them.

On the contrary, the chief concern of about seven hundred and ninety thousand nine hundred and ninety of them is to keep the man on the next corner from taking away a little of their trade, while they are taking away a little of his. If the Senators have a correct view of the present situation it is necessary to conclude that free competition leads to extortion, while monopolistic combination—as exemplified by the modestly-profiting trusts—is the mother of low prices.

Before amending the law, so as to make competition a felony, we should, however, like some information as to the actual financial condition of the eight hundred thousand retailers who are, theoretically, bursting with the spoils of the country. We have known a good many of them to burst; but not from excess of spoils.

Arms and the Schoolboy

WE VIEW with equanimity the agitation which some Canadians of weight are conducting for an independent Canadian navy. Obviously, if England doubts her ability to protect herself at sea the colonies have the gravest reason for doubting her ability to protect them, and the Canadian agitation is a sufficiently logical echo of that in England. To the naval mind it is equally obvious that if Canada builds ships we must build about twice as many more.

Fortunately, we have a very large margin. Switzerland, we believe, is the only European state which spends more for public schools than for military purposes. Russia and Austria spend over four times as much for war as for education.

Now, our position in this respect is almost as strong as Switzerland's if our pension-payments be excepted. In 1907, the last year for which a complete comparison is possible, we spent on the army and navy, excluding pensions, only sixty-six cents for every dollar spent on the public schools. Thus, in the judgment of the nation, preparedness for war was deemed only two-thirds as important as the education of children.

Probably this showing will cause the blush of shame to mantle many a martial cheek; but there is no getting away from the figures. Simply to pay the salaries of superintendents and teachers in all the public schools we spent only ten per cent less than we devoted to army and navy. The average salary of a public-school teacher the country over is fifty dollars a month, and each teacher has, on an average, thirty-three pupils. By doubling the number of pupils to a teacher or reducing salaries one-half we could double our naval outlay, and in respect to the balance between war and education move up decidedly nearer to the Russian standard

The Forecast of the Markets

THE object of speculation, it is said, is to anticipate or discount conditions that are about to rise. In that view the country should congratulate itself because the stock market, at this writing, is well up toward high-water mark. A list of representative railroad shares shows an average price not much below the highest point known — which was early in 1906—when the country certainly was feeling more heady than it is at present. Several important shares indeed are higher than ever before. Or, the country might turn to Chicago and find that July wheat is selling at a dollar and fifteen cents a bushel — which is about twenty-five cents a bushel above the price of a year ago—and conclude that, in respect to wheat, a condition of decided dearth was about to arise. This would somewhat dampen the anticipations of great prosperity which it had derived from contemplating the price of stocks.

But there is really nothing inconsistent in high grain prices, theoretically predicated upon future dearth, and high stock prices, theoretically predicated upon future plenty; for speculation, in fact, does not care whether the condition upon which its action is theoretically predicated ever actually arises or not. Its only aim is to create an impression that such a condition is going to rise, thereby inducing other speculators to come in.

The real object of speculation is merely to unload. It is a perpetual passing on of the bag. A seeks to anticipate the anticipations of B, who tries to discount the discountings of C. Stocks may be very high with panic impending, as in 1901, or wheat very cheap with dearth impending, as in 1897. The crucial question is simply whether a plenty or a dearth of suckers is impending—and that, oddly enough, speculation is seldom able to foretell.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Captain Archibald, De Graffenried, Clavering Butt, U. S. A.

An All-Round Man

"THE striking thing about Archie," said President Roosevelt when he was discussing his military aide, "is that when we officiate together at a function everybody, in about fifteen minutes, thinks Archie is the host."

Now that, I take it, is a fine tribute from one Southern gentleman—T. R. is of the well-known Bulloch family of Georgia, you will recall, as well as of a few well-known Northern and Dutch and other families—to another; for Archie is from Augusta himself, where he is kin to the Willinghams, the De Graffenrieds, the Claverings and the Butts the whole combining in the matchless symphony of his name: Archibald Willingham De Graffenried Clavering Butt, sounding, as has been remarked, like a cookstove falling downstairs.

However, that is a mere matter of nomenclature, for everybody—even Presidents—who comes within the genial circle of his radiance calls him Archie, after the first five minutes, and when he signs his name it is in the plain and businesslike fashion of A. W. Butt. Moreover, he is a corking good soldier as well as a corking good military aide—wherein the social side is developed—and it would be rather difficult keeping house in the White House without him.

Likewise, he is the pride of the newspaper corps at the capital; for Archie for many years shagged around after news, and got it, which is more to the point, and although he has a fine standing in the Army and is the military aide at the White House he is just the same good sort he was when he was chasing up and down the Row, with a string of Southern papers to which he imparted such burning thoughts concerning the scandalous doings of the Republican majority as he happened to think of when he wasn't in cahoots with some of those scoundrelly Republicans themselves.

Archie was a live wire in his newspaper days. He accumulated newspaper after newspaper on his string until he was serving about sixteen. A Northern Representative, who knew him, went for a trip in the South and struck a lot of cities where Archie had papers. When he came back he said: "In every city I visited I found dispatches from Washington signed 'A. W. B.,' until I became impressed with the idea that those letters 'A. W. B.' bear about the same relation to Southern journalism that the letters 'F. O. B.' do to bills of lading."

Silk hats and frock coats were not so common as articles of attire in those days as they are now, but it so happened that Archie had a set, and so did Howard Thompson, now the Paris correspondent of the Associated Press. So, when an invitation came along for a garden-party at the White House, Archie and Howard rigged themselves up like horses and buggies and went over.

They were the admired of all admirers, and, along about seven o'clock, dropped into the old National Press Club for a bite of dinner. The company was pleasant, work wasn't pressing, and nobody thought to inquire the time—made for slaves, you know—until it was in the neighborhood of four A. M. Then Archie and Howard decided they would go home, and started up the street in all the glory of their unwonted regalia.

The Episode of the Benevolent Hobo

"WHY wouldn't it be a good plan to get a little breakfast?" suggested Thompson tentatively, as they neared a lunch-counter of local repute.

"Fine!" assented Butt.

"Well," said Thompson, "I'll go in and have a cup of coffee and a roll with you, then."

"With me?" inquired Archie. "On what, pray?"

Thompson stopped. "Do you mean to insinuate," he inquired coldly, "that you have no money?"

"I have ten cents left," said Archie.

"Heavens!" shouted Thompson, "I thought you had some, and I starving here in the streets of Washington. I have but a nickel myself."

It was a depressing situation. However, Archie was equal to the emergency. "Give me your nickel," he said, "and we will go in here and get two cups of coffee. That will be ten cents. Then we can buy a sandwich for the other nickel and split it, which will hold us until we can get something at the boarding-house."

Before the transfer was made a ragged, dirty, emaciated tramp came up. "Gentlemen," he whined, "for the love of Heaven give me a few cents to get something to eat. I haven't had a mouthful for three days, and I am faint. Only a few cents."

Archie reached into his pocket and gave the man his ten cents. "That's all I've got," he confessed, "but you are welcome to it." Not to be outdone, Thompson handed over his nickel. "That's all I've got, too," he said, "and we were just going in here to get a cup of coffee each, but I reckon you need it more than we do."

"Gents," spoke up the tramp, "take back your money. I didn't know you were in the same line as myself. Here's a half-dollar for you. Go in and get a good breakfast." And he slouched away.

Well, it wasn't long after that that the Spanish War started and Archie, always with a warm spot for the service, thought he would be a soldier. He had an idea of getting into the Marine Corps, but President McKinley made him a captain and quartermaster of volunteers. In due course he went to the Philippines, and when he was leaving, the General commanding sent word back: "If you have any more quartermasters over there as good as Butt put a cord or two on a transport and ship them over."

He served in Cuba and wherever duty called him, counting mules or doing whatever came his way, with the bully spirit and the enthusiasm that made him a success as a correspondent, and then came the time to make a change in the aides at the White House. Two or three friends of Archie's went up to see President Roosevelt. "If you want a real one," they said, "get Archie Butt."

T. R. was looking for real ones, and he got Butt. Wherefore, he soon thanked the advising friends, for there was no stunt T. R. could propose that did not find Archie fit and willing. It made no difference to the captain whether it was an eighteen-mile walk, a ninety-mile ride, a balloon ascension or a descent in a diving-bell. Butt was on the spot. If President Roosevelt wanted to wade a creek when the ice was running Archie waded first and, looking back from the farther shore, asked of his chief, "What detained you?" He fell off cliffs, climbed trees, gave color to a theater-party, introduced the guests at functions, took a racquet at tennis, danced, performed on the horizontal bars without batting an eye, and, being a sturdy young citizen with a lot of beef and a good deal of brawn, he was always in at the finish.

President Taft arrived. "I must have a military aide," he said. "You've got one," replied the Army. "He's Archie Butt." So, in a few days the President said: "Archie, can you play golf?" "I can," replied Archie, and he could. Moreover, he can do anything else required of him, from introducing five hundred persons at a garden-party and looking like an Arizona sunset on the Potomac Drive to riding horseback or chopping trees, and the Quartermaster-General's Department says he is one of the best quartermasters in the Army.

Of course, the Army officer who is the Superintendent of Public Buildings and Grounds is the majordomo of the Administration, and he is usually a colonel of engineers. But when it comes to majordomoing this Administration Captain Archibald W. Butt is also in large demand.

"Name, please?"

"Mrs. Theophilus W. McGump, of Virginia."

"Ah, yes; Mr. President, allow me to have the very great honor of presenting Mrs. Theophilus W. McGump, of the famous old Virginia family of the same name—Mrs. McGump, the President of the United States."

Came to See the Tricks

THE Honorable Richard O'Connor is the Democratic leader of Minnesota, and a fine, upstanding man.

On the night Kubelik, the violinist, made his first appearance in St. Paul the manager of the hall where the concert was held met O'Connor and asked him if he wouldn't like to go. O'Connor took two seats and went.

Some friends of his sat behind him and noticed that during the classical music which Kubelik played O'Connor seemed to be rather restless. One leaned over and said: "Why, Dick, I didn't know you cared for violin music."

"No more do I," whispered O'Connor hoarsely. "No more do I. I thought this fellow was a juggler."

Before the Curtain

FRED BATES JOHNSON, who has charge of the course in journalism at the Indiana State University and who was a star reporter on the Indianapolis News for a number of years, went to Chicago for the first time during the World's Fair. He had never been to a theater, but decided to go one night, and went with a boy friend. They had their supper early and got to the theater shortly after seven, before the doors were open. As soon as they could they got tickets and went in. There was nobody in the house. They sat in the dark for a time, wondering what was going to happen. Then the lights were turned up and they saw the curtain. They admired that sufficiently, they thought, and wondered what came next.

Some people came in and talked and laughed. Then the outside curtain was rolled up, displaying another curtain with a big picture on it. Johnson had been dragged through the art galleries at the Fair for days and he was rather sore on pictures.

"Awful slow, sitting here looking at a picture," he said.

"That's what it is," replied his companion.

They studied the picture on the curtain some more. The orchestra began to play.

"Huh," said Johnson, "that music isn't helping it any I've seen all the pictures I want for the rest of my life Let's go out on the street, where there's something doing I am not going to sit here all night and look at a picture. I thought the theater was better than this."

"So did I," replied his companion, and they left.

The Hall of Fame

¶ Frank G. Carpenter, the writer and traveler, is the father of Jack Carpenter, the runner.

¶ Walter J. Travis, the golf champion, has the record for making one cigar last thirty-six holes.

¶ President Bryan, of the Indiana State University, is no relation of William Jennings Bryan, but they look alike.

¶ George Moses, of New Hampshire, the new American Minister to Greece, was a Concord editor for many years.

¶ Senator Root, of New York, was one of the organizers of the first golf club formed in the United States, but he hasn't played for ten years.

¶ Governor Marshall, of Indiana, a Democrat, has an idea there will be a star of destiny shining over him about Presidential nominating time in 1912.

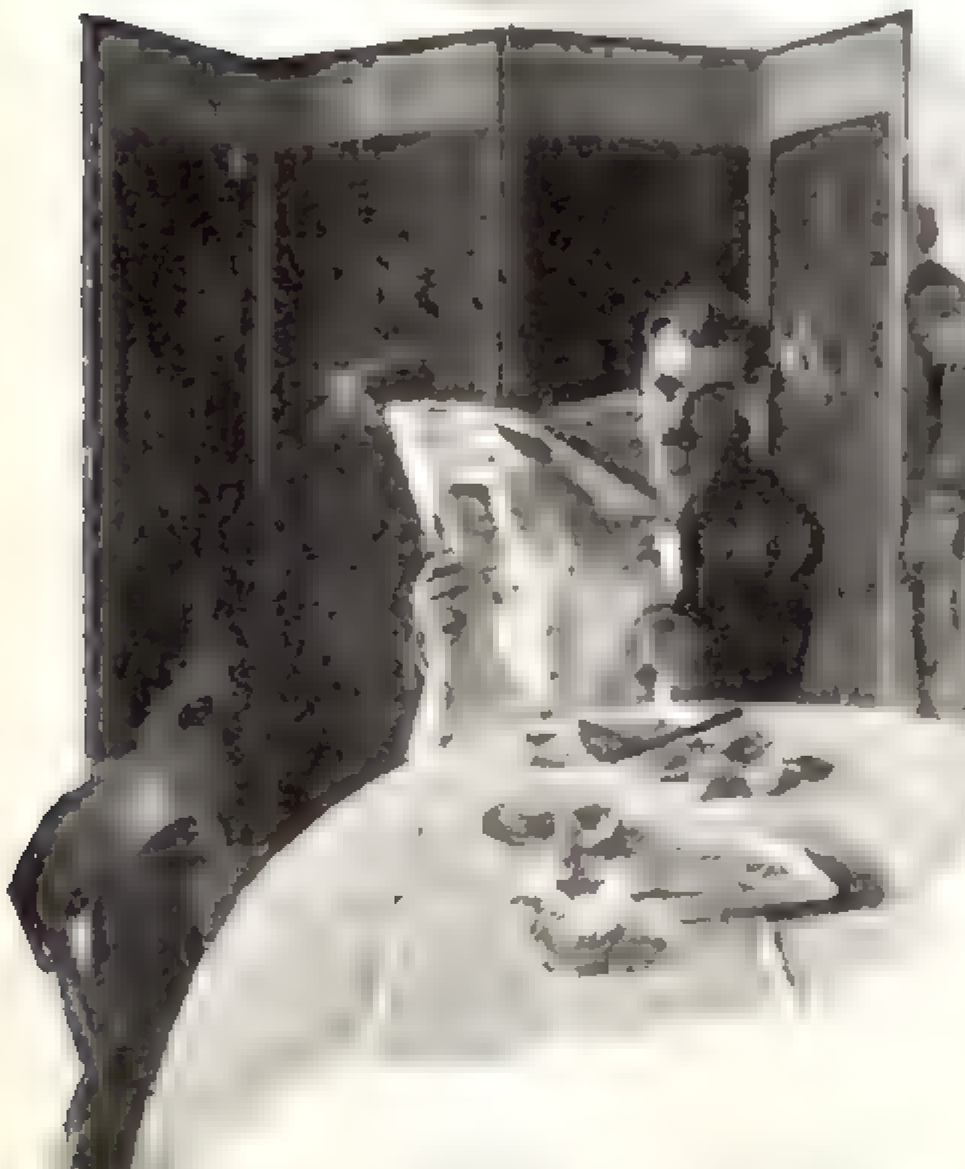
¶ F. W. Carpenter, secretary to the President, goes to the office in a sack suit. Secretary Loeb always wore a frock coat. Also, President Taft wears a sack suit in the office. President Roosevelt wore a frock coat.

THE JEWEL SMUGGLERS

How They are Watched and Sometimes Trapped

By E. L. Bacon and T. Edgar Willson

ILLUSTRATED BY SIMON WERNER



A Few Words of a Conversation at the Next Table Caught His Attention

THE hero of this story would have made a fine villain in a play if he could have looked and acted on the stage like his own natural self. A big, thick-set man, brown eyes, a stolid air, an uncouth manner, a general appearance most unprepossessing and something about his personality that usually aroused in persons who came in contact with him an instinctive dislike; an almost friendless man, cold, secretive, self-centered, with a consuming passion for wealth—such was the gem dealer, who toward the close of his career in Maiden Lane came to be known as the King of the Diamond Smugglers.

Yet, with all his unattractiveness, he was one of the best judges of diamonds in the trade. And he was amazingly sharp at a bargain. It was said that he never bought on a day that was not brilliant with sunshine, when the minutest imperfection in a stone could be detected, and that he never sold except in muggy or rainy weather. Perhaps that was an exaggeration, but he was a man who knew all the tricks of the trade and who never lost an opportunity of putting them into practice. He was as shrewd a dealer as Maiden Lane ever knew. He had built up a large business. He was reputed to be a millionaire, and perhaps he was. At any rate, he was a rich man and was growing richer all the time.

Maiden Lane had always been suspicious of this man. He had been making money altogether too fast, and sometimes he sold diamonds at prices that no other dealer could match at a profit. Then, too, it had been noticed that, although he made frequent trips to Europe and seemed to be a very large importer, he never declared particularly valuable goods to the customs officials. As time went on, it became more and more evident that he was selling many thousands of dollars' worth of diamonds at much below the market price.

The Men Behind the Screen

MAIDEN LANE importers and wholesalers began to bestir themselves. They made up their minds that something would have to be done about this curious state of affairs. This man would be driving them all out of business if he were allowed to continue unmolested. They made known their suspicions to the Government authorities, with a suggestion that an investigation should be made.

It happened that about that time a dry-goods salesman out of work was sitting in a café in lower Broadway one afternoon, taking a meager luncheon and wondering what he was going to do for a living, when a few words of a conversation at the next table, hidden from him by a screen, caught his attention.

He stopped eating and listened. It was a very curious conversation indeed. It was interspersed with remarks about thousands of dollars' worth of diamonds, and customs inspectors, and methods of concealing the gems to avoid payment of duty. He sat there a long time taking in every word, and by the time the conversation was concluded he had a very clear idea of what it meant.

At last he peeped around the edge of the screen and saw two men, one tall and broad-shouldered, with a black mustache and bristling, black hair.

The man's companion was one of his employees, who a few weeks later was to play a small part in sensational developments.

And this man peeping around the screen, the poor dry-goods salesman out of work, was soon to become known to the jewel trade, and to the entire country for that matter, as a Special Treasury Agent, the most successful trailer of jewel smugglers the Government had ever had.

The diamond smuggler was in a happy mood that day. Things had been going well with him, even better than usual. He was on the top wave of prosperity and the future had never looked brighter. On the other hand, the man on the other side of the screen had never been more miserable, and his prospects had never seemed so dark. But as he sat there revolving in his mind what he had heard his spirits began to rise. A glittering opportunity dawned upon him. He had sometimes thought of trying to get into the Government's secret service. Here was his chance. It was only the barest of chances, but this dry-goods salesman, keen-eyed, with a strong, determined jaw, was the kind of a man to seize such an opportunity and make the most of it.

When the two men went out the out-of-work salesman was at their heels. He followed them to the offices where the suspect carried on a business of importer and wholesaler, then spent the next few days hanging about the jewel district, talking with men in the trade, keeping his unusual powers of observation in play all the time and picking up odds and ends of information which he carefully stowed away in his memory.

Finally he made a call upon the Collector of the Port. He told the Collector that he believed the Government needed a special agent to run down jewel smugglers and that he had come to offer himself as just the man for the job. He cited the present case. The Collector pricked up his ears at the mention of the name, for the complaints against the diamond dealer had been worrying him.

"You give me the chance and I'll catch him," declared the visitor, thrusting out his heavy jaw and bringing a big fist down on the Collector's desk. "I've got the makings of a case against him already." And he related the conversation he had overheard in the café.

The Collector was favorably impressed. He studied his caller's determined face, the keen, steady eyes, the firm mouth, the square jaw, and began to think that if anybody could catch the smuggler, here he was.

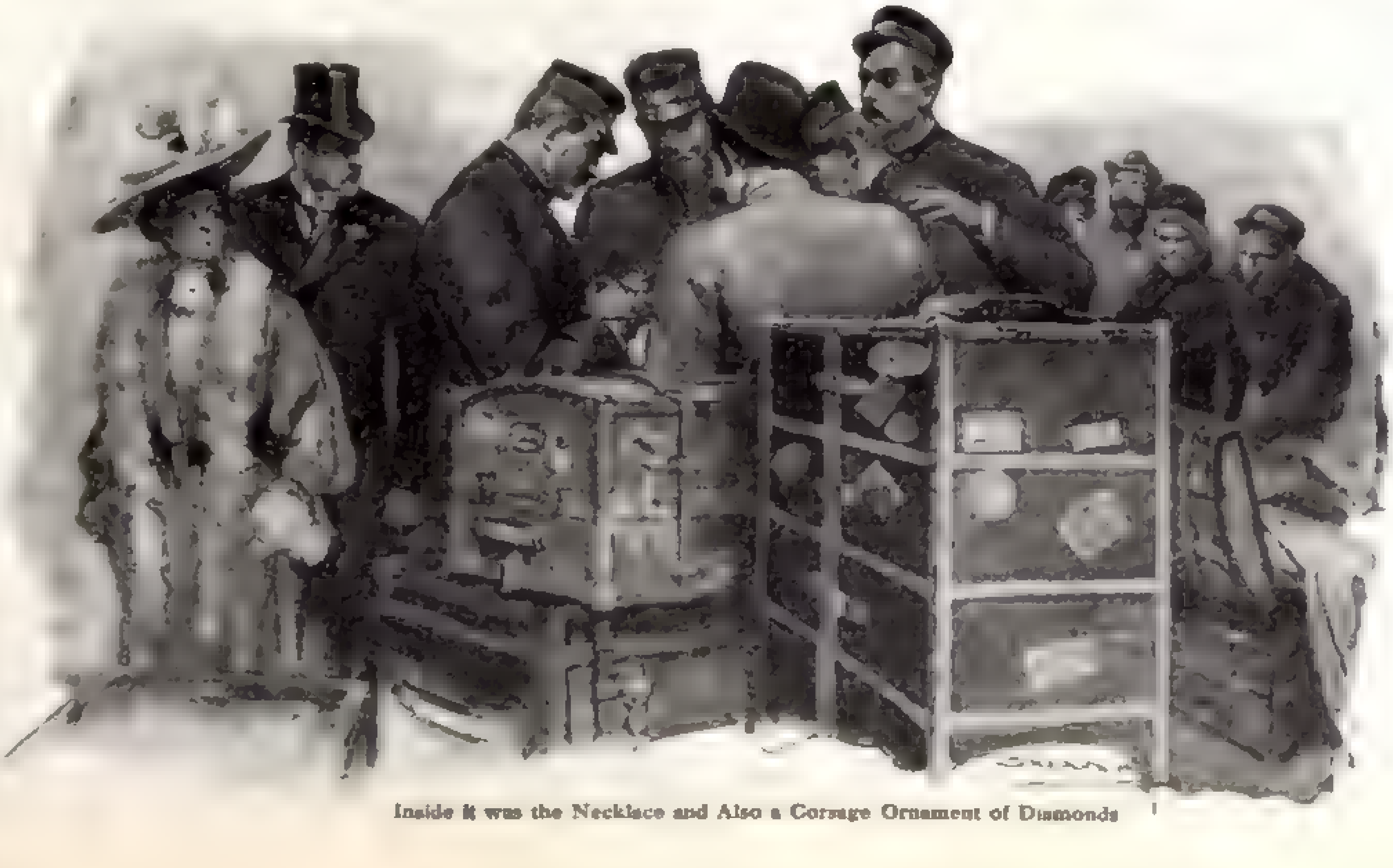
A few days later the former salesman was made a Special Agent in the employ of the Treasury Department with instructions to sift the case to the bottom. Quite a large order, that, to a man who had worked up from a dry-goods counter to the job of selling goods on the road and whose entire business experience, though not his ambition, was tied up in dry goods. But if the Collector had any misgivings that this man, as many detectives assigned to such difficult cases often did, was to come back and report failure, they vanished in short order. Things began to happen in the case right away; in fact, altogether too soon for the Collector's peace of mind. It fairly took his breath away when he discovered what a human dynamo he had turned loose upon the suspected merchant.

A Raid on Maiden Lane

THE evidence in the Special Agent's possession was of the flimsiest character. It consisted principally of the conversation he had overheard in the café, which had convinced him that his man had been smuggling diamonds for years, and that his brother and sister-in-law had been helping him. But almost any experienced detective would have shaken his head over it, considering the wealth and prominence of the diamond dealer, and would not have dared to make an arrest before following out the clews. The Special Agent himself knew how unsatisfactory it was. But he wanted quick action. He was going to have it. He had a reputation to make. And he determined to put through what would have appealed to a poker-player as a magnificent bluff.

He had scarcely more than entered the Treasury Department's service when, in company with a United States marshal, he visited the suspect's offices and seized all the diamonds in the safe, stones that were worth one hundred thousand dollars. At the same time he succeeded in terrorizing the chief clerk into betraying some important secrets. This chief clerk told him that his employer had smuggled in two hundred and fifty thousand dollars' worth of diamonds a few weeks before and had been selling them ever since. For a time some of them had been buried in the cellar of his employer's brother-in-law's saloon.

That night the Special Agent and the marshal went to the kinsman's home and arrested him and his wife. A search



Inside it was the Necklace and Also a Corsage Ornament of Diamonds was made for the diamond dealer, but he could not be found. The following day, however, he surrendered.

The Special Agent's case was still weak. He needed more witnesses. He must get them or the whole affair would turn out to be a fiasco. In a few days he sailed for Europe. That was in December, 1897. He went to London and to Amsterdam. He found cutters who told him they had sold, recently, a quarter of a million dollars' worth of diamonds to his man, and he induced them to come to New York to testify.

Then, one day, in London, he discovered a young woman for whom he had been searching for weeks, a strikingly handsome young woman with a wealth of brown hair, delicate features and big blue eyes. She told him she was the daughter of an English army officer who had served in India, that she had been educated in a convent in France, that her parents had died in India and that she had come to London almost without means, and had become an art student. After a time she had scraped together what little money she had and had sailed for Quebec, hoping that in America she would be able to make a living painting pictures.

On the ship the gem-dealer had made her acquaintance. His wife at that time was suing for divorce. He had asked her to marry him as soon as the decree should be granted and she had consented. What it was about the man that attracted her was a mystery to most people, but, as events proved later, she had really fallen in love with him.

From Quebec they had gone on to Montreal, where they had been met by the sister-in-law, who had soon started on ahead of them for New York.

"On the ship he gave me a package to keep for him," said the girl to the Agent. "He told me I must be very careful of it and keep it by me all the time. During the day I kept it in my dress and at night I slept with it under my pillow, but I had no idea of what it was. But at last, in Montreal, he came to me and asked for it. He laughed and asked me if I should like to know what I had been keeping for him, and then he unfastened the wrappings and took out handfuls of diamonds, the most beautiful ones I had ever seen. He ran them through his fingers and laughed very loud and seemed to be very happy, for he loved diamonds better than anything else in the world, more than he loved me, though I didn't know it then. He said: 'There's a quarter of a million dollars' worth of diamonds in this package you've been carrying, and I have more in New York. What do you think of that?' And I said he must be a very rich man."

An Unexpected Fiasco

POOR girl! The smuggler cared more for the smallest stone in the glittering pile than for her. As soon as she had served his purpose by caring for the mysterious package his show of affection began to wane. She came on with him to New York, expecting to paint pictures there until they should be married, but after their arrival he told her he had made a mistake and that she would have to forget him.

Friendless in a strange city, the girl found that unknown painters have as hard a time making a living in New York as anywhere else. For a time she came near starving. At last, somehow, she raised money enough to take her back to London, and there her struggles began again. She was almost in rags when the Special Agent discovered her.

Would she come to New York and testify against the smuggler? She hesitated. The Agent began to bring his persuasive powers into play. He pictured the man as one without a heart, who had used her as a tool in committing a crime, and who had never had the slightest intention of marrying her. He took note of her poverty and the lines of privation in her face, and he offered her fifteen hundred dollars to come back with him and be a witness.

"But I still love him," she said. "I wouldn't do anything to hurt him for the world."

He came to see her again. Again he held up that tempting offer of money, an amount that seemed a fortune to the almost penniless girl, and told her of how foolish she was still to care for such a man. And at last she consented.

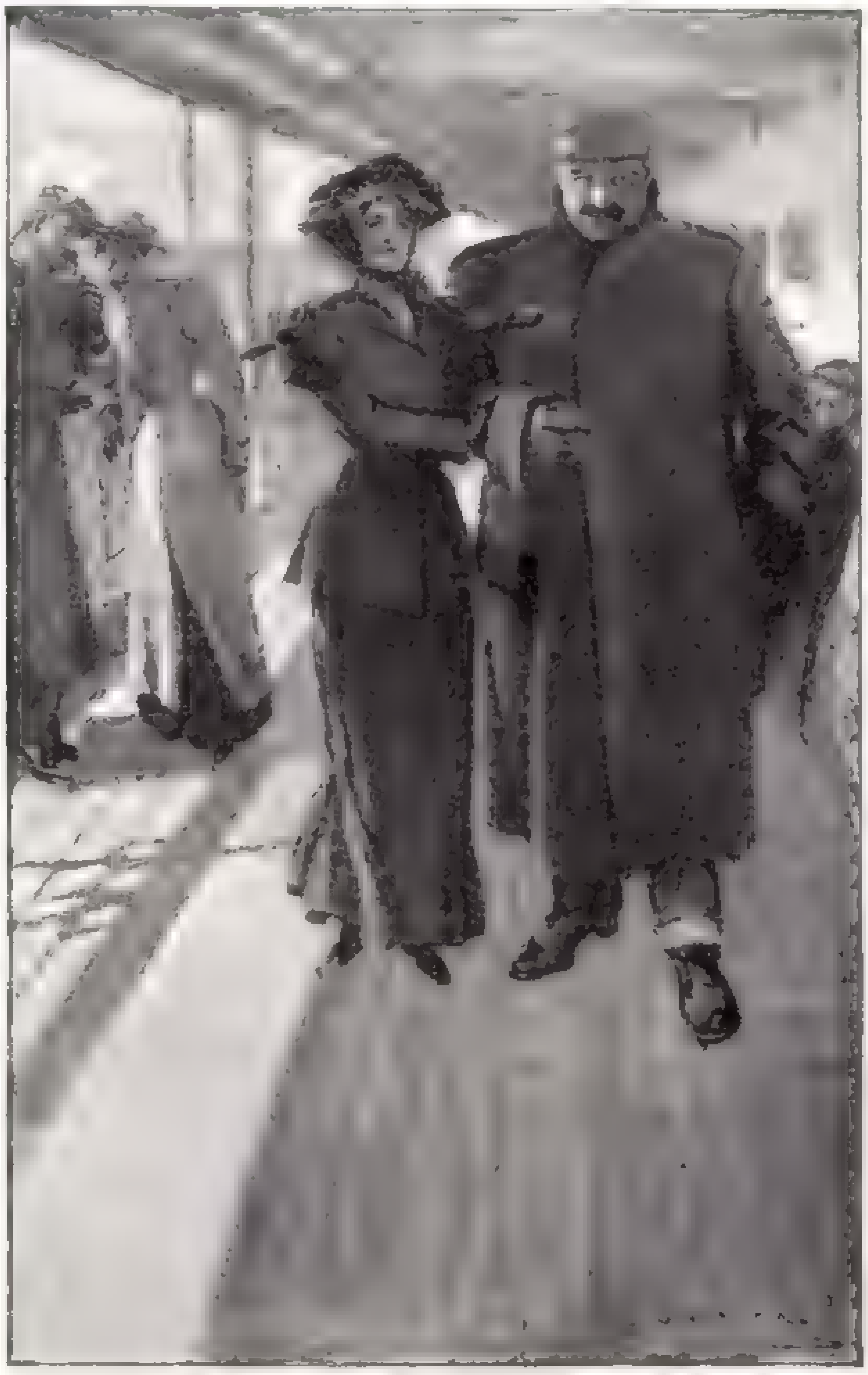
With her demure manner and traces of suffering in her childish face she made a most effective witness at the examination in court. The Special Agent felt that his case was won. And then came the unexpected happening that sometimes upsets the best-laid plans. At the close of the first hearing, as the girl was going out of court, she and the smuggler met face to face in the corridor.

For a moment they looked at each other without speaking. Then the girl buried her face in her hands and burst into tears. "My dear! My dear!" she cried "Will you ever forgive me?"

The Special Agent turned with a start from a conversation with a United States marshal, and to his dismay saw them going away together arm in arm.

That incident put an end to the prosecution. Nothing was plainer than that the girl would never be induced to stick to the testimony she had given. The case practically resulted in a compromise. All but twenty-two thousand dollars' worth of the diamonds that had been seized were confiscated and sold by the Government and the indictments against the three defendants were dropped.

But there is another chapter to the story



What it was About the Man That Attracted Her was a Mystery to Most People

Just after the diamond dealer had brought in the mysterious package that he had given to the credulous English girl to guard the Dingley Tariff Bill had gone into effect, reducing the duty on unset diamonds from twenty-five per cent to ten, with the result that smuggling the stones became much less remunerative. The smuggler had determined to get even for his loss and for the large sum his defense had cost him. In 1900, two years after the dismissal of the indictment against him, he went abroad again. The Special Agent, who had had his eye on him ever since, followed him across the ocean. Wherever he went in Europe he was shadowed by the Treasury Agent's men. It was learned that in Holland he was buying many thousands of dollars' worth of diamonds, and when at last he sailed for Quebec, the Department sent men on the same ship to watch his movements on board and to shadow him through Canada. The Special Agent himself hurried home by another and faster route.

After arriving in Quebec and while traveling by train toward Toronto, the smuggler scraped acquaintance with a nice old gentleman, a doctor, who was traveling with his niece and her husband, who were on their bridal tour. He made himself so agreeable that the doctor introduced him to the young couple, and all four made a jolly party.

Just before reaching Toronto the smuggler placed in the bride's hands a small package.

"It's a little wedding present from me," he explained. "Promise me you won't open it till we all meet at Niagara Falls." Of course the bride promised.

Arriving in Toronto the diamond dealer persuaded the doctor to accompany him across the lake on the boat, while the bridal couple went on to the Falls by rail. He and the doctor were to meet the others on the American side.

The diamond man was arrested as he stepped off the boat at Lewiston by a customs inspector. The prisoner was perfectly cool and collected, and he submitted to a search without protest. Nothing dutiable was found on him or in his luggage, but the inspectors had received orders to lock him up anyway, and he was sent to jail.

Another inspector, after receiving a telegram from Toronto, had been following the bridal couple about all day on the Canadian side of the Falls, and that night, as they were driven across the bridge into American territory, they were halted. They declared angrily that there was no reason for stopping them, as they were not smugglers and had nothing dutiable in their possession, but the inspectors were not satisfied.

"What is in that package, madam?" was the pointed question put to the bride as an inspector laid a finger on the little box she was carrying.

"Some spoons and trinkets," she replied carelessly.

"Let me see," said the inspector, and he took the box and tore it open. It was filled with diamonds.

A Dreary Honeymoon

THE bride's eyes grew big with amazement. For the moment both she and her husband were too bewildered to offer any explanation, and by the time they did manage to pull their wits together the inspectors were taking them away to jail.

That unfortunate bridal couple spent the next two months in prison cells before the Government authorities were at last convinced of their innocence and set them free.

But the smuggler himself was trapped this time. In vain he schemed for some way of escape. The Government had built up a case against him that was too strong for his lawyers to upset. And instead of the pliable English girl as the principal witness for the prosecution there was an indignant and determined little woman who had spent her honeymoon in prison and who was filled with a burning desire for revenge on the man who was responsible for her plight. He had run his course. The law had got a firm grip on him at last and his punishment was inevitable. The diamonds, which were worth seventy-five thousand dollars, were confiscated, and their owner was sent to the Erie County Penitentiary for six months and was fined five hundred dollars.

That wasn't a very severe sentence, considering all the trouble the Government had been put to and the large sums of money that had been spent in running him down. But prison life was even harder on him than it is on most men. It broke his health and his spirits, and when, after the expiration of his term, he came back to New York he was a sadly changed man. His hair had turned gray, his broad shoulders were bent, his eyes were heavy and had a hopeless look in them, his face white and haggard. He looked like a corpse that had come to life and had just climbed out of its coffin. One of his old acquaintances passed him in the Maiden Lane district and failed to recognize him.

"Don't you remember me?" he asked, laying a bony hand on the man's sleeve.

The man stared at him for a moment, then gave an exclamation of surprise.

"I don't blame you," said the smuggler. "I'm a wreck. I'm down and out. Most of my money's gone, and I guess I haven't long to live. I'm going to quit New York. I'm going home."

And home he went, to a little hill town abroad, where he had lived when he was a boy. When, in 1904, the news of his death reached this country the jewel market had almost forgotten him.

In the mean time, the Special Agent had been growing rich. His rise in the world had been surprisingly rapid since the day when, a salesman out of work, he had peeped around the screen in the little café in Broadway and had caught sight of the prosperous diamond merchant whom he was to drive to ruin. He had made some large seizures of smuggled jewels, and in most cases the court had allowed him from a quarter to a third of the appraised value of the stones. Moreover, his position as Special Treasury Agent, with power to shadow suspected jewel

(Continued on Page 42)

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How to Fight the Pests of Garden and Orchard

TO READ long lists of plants attacked, and bewilderingly longer lists of their foes, is needlessly depressing. That the loss to the country is three hundred million dollars annually, and that, as a single example, there are two hundred kinds of insects that feed upon the grape, may all be true enough, but the situation is not so bad as all this would imply. In old English, "bug" meant "bugbear." "The bug which you would fright me with," says Hermione; and bugs are even now too much of a bugbear.

To fight the garden pests is a serious task, but far from a hopeless one. Assemble a few insecticides and fungicides, and draw upon this simple laboratory with knowledge and system, and you can kill the pests and shame the pessimist.

You should be ready to use Bordeaux mixture, a lime-and-sulphur scale-destroyer, a kerosene emulsion, tobacco dust, Paris green and hellebore. With rare exceptions, these will be sufficient, and pests that they will not kill can be attacked by hand, by picking, pruning or burning.

It should also be understood that there are natural enemies which destroy insects in myriad quantity; birds and snakes and toads and chickens and, perhaps even more, insect parasites; for, exemplifying the well-known rhyme, most pests have smaller pests to bite 'em, and so proceed *ad infinitum*. Pestilence, too, unexpectedly takes off enormous hosts of insects, just as the plague used to sweep off hosts of human beings.

And it was a wise man who remarked that good agriculture is itself the best of insecticides. Clean up after every crop; destroy all fallen fruit; keep dead wood and wood piles out of the orchard; strengthen your plants with fertilizer, for the stronger the plant the better it resists bugs and scale and fungus. Cultivate the ground thoroughly, for immense numbers of evil things, in the forms of larvæ and pupæ and eggs, are destroyed by opening them to air and sunlight. Rotate your crops, because some insects, not finding their favorite food, are not peckish enough to take up with something else but prefer to die. Use cunning: such as growing mustard between lines of cabbage, to attract the harlequin bug to where it can do no harm and can readily be killed.

How Bugs Travel

But although it is so important to realize all this, the fact must be faced that active applications are also necessary and that our plants are attacked by an increased and increasing variety of foes. For this, civilization and commerce are responsible. An insect or a scale that used to stay quietly at home, in Asia or South America or Europe, is now carried to our shores as a stowaway passenger, and here, like other immigrants, thrives and multiplies. The San José scale thus entered California, and its course eastward has been traced, step by step, as historians trace the route of the Huns and Vandals. So well understood now is this danger that the American tourist, landing at a German port with perhaps two or three apples still with him, must surrender them to uniformed officials for twenty-four hours of fumigation. The gipsy moth and the codling moth came to us from Europe. The woolly aphis is a traveler from land to land. And pests which used to stay in one corner of our own country have been carried in shipments, especially of plants, to other parts. The potato-bug spread from Colorado, where it is still known as a practically innocuous insect, feeding on a kind of wild potato. Many insects, especially in the form of caterpillars, have been traced as traveling along the roads by wagon, by automobile, by bicycle.

Instead of merely having to fight the natural pests of one's own locality, we must now fight the pests of the whole world; but to understand the danger is to be prepared for it.

Bordeaux mixture is the best of fungicides. It is composed of copper sulphate and lime mixed in water, the mixture varying according to individual judgment. The proportion of six pounds of copper sulphate and four pounds of lime to each fifty gallons of water is known as the standard, but five and five to fifty has become more customary, and is especially advisable when the purity of the lime is in doubt, for it makes it more sure that all the copper sulphate is properly neutralized and thus reduces the danger of scorching or russeting fruit.

Bordeaux mixture is liable to injure the foliage of the peach, and for peach trees it is therefore often used in the proportion of three-nine-fifty. And there are still other variants. For less than fifty gallons of water, reduce the lime and the copper sulphate proportionately. Copper sulphate is also known as blue vitriol or bluestone.

Bordeaux Mixture Made at Home

Bordeaux mixture, properly made, is brilliant sky-blue in color. If the lime is of bad quality the mixture will be greenish, and if a pronounced green the foliage will be injured. You may buy Bordeaux mixture at about forty cents a quart, in a form to be diluted with water; or you may make it yourself.

If you make it, take two old tubs, and in one put half the water to be used, and dissolve in it the bluestone by suspending it in a coarse-meshed bag. In the other tub slake the lime and put in the other half of the water. Then mix the two in a barrel, dipping alternately. The lime solution should meanwhile be kept stirred, and the entire mixture must be frequently stirred while spraying.

Bordeaux mixture (I have heard it delightfully pronounced borderax!) sometimes has a little arsenic or Paris green, which is more than half arsenic, put in it to kill certain insects as well as fungus.

Bordeaux mixture is efficacious as a spray for the apple scab and leaf spot, for bitter rot, for the leaf blight of pear and cherry trees, the peach-leaf curl of the peach, the brown rot of the peach and plum, the fungus attack known as anthracnose of grape and berries, the fungus which makes a whitish growth on grape leaves, the fungus which blights the strawberry leaves.

It is excellent for the spotted leaves of the hollyhock, aster, violet and carnation and the mildewed-like leaves of the lilac.

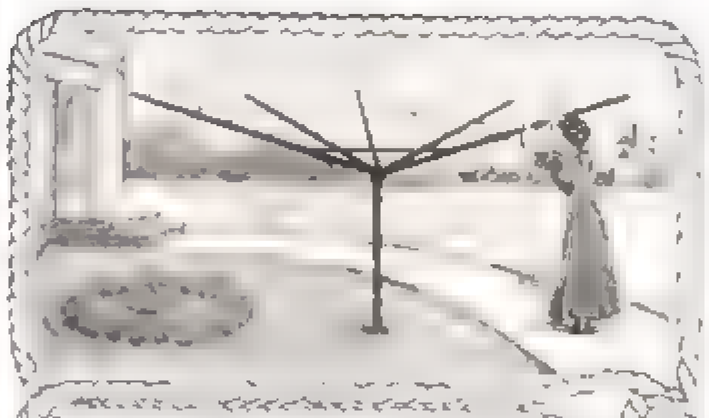
It is efficacious for the disease which spots the leaves of the bean and the beet; it is a foe to the fungus which yellow-spots celery leaves, to the fungus which mildews the leaves of the cucumber, to the disease which gives black leaves to the potato, to the rust which strikes at the stalks of asparagus.

Bordeaux mixture is used as a spray, and sometimes one or two sprayings are sufficient. But that it is not always a simple matter is illustrated by the treatment of grapes for black rot or anthracnose. After all dead branches, leaves and withered fruit of the previous year are collected and burned, then, as the buds are swelling, spray with Bordeaux so thoroughly as to cover not only the vines, but also the posts and trellises. Ten or twelve days later, when the grapes are in bud, spray again. Again spray when the fruit has set, and repeat at intervals of ten days or two weeks till the fruit approaches maturity.

Such tasks seem elaborate and are elaborate. Yet, after all, as a man is willing to hoe and hoe interminably to conquer weeds, he should not think it unreasonable to spray and spray to conquer deadly fungus.

It is really appalling how much poison is nowadays used in orchards and gardens. A Government report says that a man must eat several barrels of arsenic-sprayed apples at a sitting to die of poison, or two dozen arsenic-sprayed cabbages. But even granted that this is technically true, it does not take into account careless mixing or the fruit that gets more than its share. It isn't pleasant to think what cider may contain, or to know that it is unsafe to eat fruit till it is carefully washed or rubbed. Yet the fresh bloom on fruit used to be the very symbol of innocence and purity!

Lime-and-sulphur mixture is the best insecticide, and is especially valuable for the terrible San José scale, which, it was prophesied a few years ago, would destroy



You Won't Be Ashamed of Your Back Yard

if you have a Hill Dryer in place of your unsightly clothes yard with ugly posts and poles and worn-out grass. You won't need a high fence or English hedge to screen your [illegible] family washings from public view.

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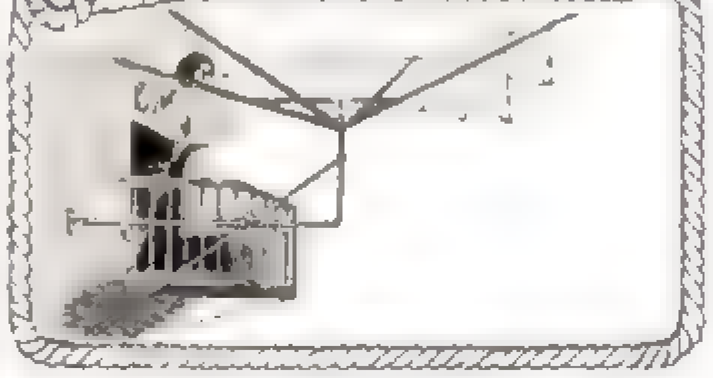

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Clothes Emancipation

There were men who sincerely believed that Lincoln was not right in signing the Emancipation Proclamation.

There are men who just as sincerely believe that Stein-Bloch ready-to-wear clothes are not for them. They are willing to argue about it.

A professional man recently said: "Your clothes must make all their wearers look alike, because so many suits have to be uniform—in duplicate."

This was an opportunity. The man was shown twelve styles of Stein-Bloch summer weight sack suits. He was shown all the Stein-Bloch overcoat styles for the light-weight season. Each was meant for a man of different taste, or age, or idea about clothes.

These coats, in proper sizes, were tried on three different men, and each fell into place naturally and gracefully.

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every apple tree. Now, however, no tree need be cut down because of being attacked by this scale unless the attack has reached a virulent stage.

If you see what seems to be a scurfy deposit on your fruit trees, a scurfy appearance, grayish in color and a trifle rough, full of tiny speckles, your trees have the dreaded scale. If you are not positive scrape the scale and examine closely to see if a yellowish liquid appears. If it does, you have crushed small insects, the scale-lice, and thus proved the presence of the scale.

The full-grown scale is about one-eighth of an inch in diameter. The young scale-lice come out in the spring from underneath the female scales, and are minute and yellow. They crawl about for a while selecting new growth to fasten themselves to, or are carried to other trees on the feet of birds. On minute inspection, or with a glass, you may sometimes see mother and young traveling along like a hen and chickens.

On the older trees the scale is likely to remain on the twigs or small branches, but on young trees it may cover the entire tree, giving it the appearance of being coated with lime or ashes. It may attack the fruit, as well as the bark and leaves; and fruit so attacked shows a little purplish ring around each scale. Trees quickly die; whole orchards soon stand stark and dead, unless action be taken promptly.

A lime-sulphur-salt mixture is very powerful, and should be used only when the fruit tree is dormant. When applied to the apple tree for San José scale it also attacks the blister mite; on the pear tree it attacks the jumping louse (the pear Psylla), which makes the leaves black; on the peach it kills the borer which destroys the buds.

This mixture is made in varying proportions, but a standard for fifty gallons of water is twenty pounds of unslaked lime, fifteen pounds of flour or flowers of sulphur, and ten pounds of salt. The lime should be twenty pounds if of average quality, but if specially good only fifteen pounds, or if poor, or partly slaked, thirty pounds.

A good many people [illegible] the salt. But salt, though it does not add to the strength of the mixture, is believed to increase its adhesiveness and therefore to increase its practical value.

Prepared mixtures of lime and sulphur can be purchased for forty cents a quart, ready to be mixed with water; but it is important, if you rely upon the ready-made, that you know it to be prepared by a reliable dealer.

Kerosene for Killing Suckers

If you make it yourself, boil about ten gallons of water in an iron kettle, and just before the boiling point is reached add the fresh lime and the sulphur together, the sulphur having been made into a paste with a little water. The mixture should be constantly stirred and boiled till the sulphur is dissolved, this taking nearly an hour. The salt may be put in at any time during the boiling. Add water, preferably hot, till the fifty gallons is made up.

The pests attacked by lime and sulphur are peculiarly a kind in regard to which prevention is better than cure. A spray in time saves nine.

Kerosene emulsion is of great value for the destruction of plant lice, such as apple lice, cherry lice, cabbage lice, currant lice and the lice on roses, and in a general way it may be said that it should be sprayed on before the leaves curl.

Kerosene is very strong. Used alone to kill insects it has killed many a tree at the same time. The operation was successful, but the trees died.

Take two gallons of kerosene (coal-oil), one half pound of whale-oil soap or hard soap, and one gallon of water. Boil the soap in the water till it dissolves. Then add it, boiling hot, to the oil, which you have not kept too near the fire. Stir or beat it vigorously until it thickens, just as a mayonnaise dressing does, into a bulky, creamy mass. This emulsion will now keep indefinitely, ready for dilution. For winter use dilute with four or five times its quantity of water. In summer, on account of the tenderness of the green foliage, dilute with fifteen times its quantity. Do not use so much as to permit the fluid to run down the trunk and settle about the roots, because it may kill the trees, especially if young.

In a general way kerosene emulsion is excellent for insects which suck and for those which have soft bodies.

Tobacco, in the form of dry dust, is excellent for killing the woolly aphis at the roots of the apple tree. It is highly valuable as an insecticide, and has the important merit of not injuring the plant or tree. Its merits have long been known, whether used as a tea or as a powder or as a smudge, and Cowper sang its praise, with curious choice of words and not impeccable rhyme, as "the drug a gardener wants, to poison vermin that infest his plants."

The striped cucumber-beetle, small and yellow with black stripes, which so destructively attacks not only cucumbers but melons and squash, is often checked by putting in liberal quantities of tobacco powder around the hills. It is also used for the flea-beetle, which attacks cucumbers, tomatoes and other vegetables. These are so hard to fight, however, that some gardeners rely upon Bordeaux mixture and arsenic.

Paris green is for insects that chew, and is fatal to the destructive potato-bug. It is also used to attack various caterpillars and bugs that are leaf-devourers.

Paris green also attacks the terrible codling-moth, the apple-worm which causes millions of dollars of loss annually. The poison is put in the blossom end of the young apple within a week after the blossom falls. It should be used in the proportion of a fifth of a pound of Paris green and three-fifths of a pound of lime to forty gallons of water.

London purple has much the same chemical composition as Paris green, but is more liable to injure foliage.

Bagging the Bag-Worm

The most destructive of all currant insects, the imported currant-worm, is best attacked with hellebore, a powerful vegetable poison for insects that chew. It is applied as a dry powder mixed with a little flour, and dusted on the plants through a muslin bag, or in water, diluted one ounce to a gallon, and sprayed. As a powder it should be applied while the morning dew is on.

It is also excellent for the rose-slug, cherry-slug, strawberry and cabbage-worm.

Not all insects, not all worms and bugs, are bad. You may be entertaining angels unawares. The little ladybugs do no harm and a great deal of good, for they devour the lice. Ants are harmless, and excellent scavengers. I once heard a man complaining that his land was "infested with angle-worms"!—which do no harm and improve the soil. Every toad, old-fashioned farmers like to say, is worth ten dollars.

But beware of the pretty butterfly! Its existence controverts the argument that beauty is its own justification. The butterfly "flitting from flower to flower" and looking angelic is probably laying eggs that will hatch out evil worms.

The bag-worm, which hangs its bags principally on the red cedar, the arbor vitæ and the willow, is destructive, but is easily controlled. Pluck the bags, put them in a pile and burn them. One year's watchfulness will probably clear your place of them.

A very difficult insect to control is the rose-bug, which in June covers numberless roses and peonies with crawling masses. It also attacks grapevines and fruit trees.

Birds do not eat them. Spraying is useless. Poison does not kill. The only way to do is to brush them off into basins of kerosene and then burn them. Gather ye rose-bugs while ye may.

The curculio is an insect which has destroyed entire plum crops for year after year. It feeds on leaves and blossoms and then attacks the fruit. Sprays and poisons are of slight efficacy, and the only thing to do is to go over the trees at intervals of a few days for three weeks after the fruit sets and strike with a padded mallet on the trunks and longer branches. The curculios drop and are caught on sheets spread underneath. Some measurably control the curculio by putting the chicken-yard around the plum trees, for the fowls pick the insects up when they drop, and catch a good many when they make their annual descent to burrow in the ground.

Dig out and destroy the white grub at the root of the strawberry; transfer your cabbage patch to clean soil if black rot has appeared; for the yellows in peaches you must ruthlessly cut and burn.

It is in all a hard task, this of battling with the pests of the garden: the blighting fungus, the leprous scale, the insects that creep or crawl or walk or fly, that bite or chew or suck. One must stock up with poisons as well as with seeds.

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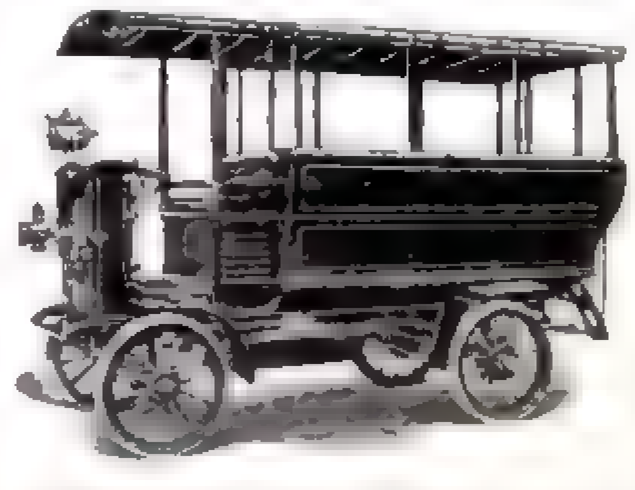
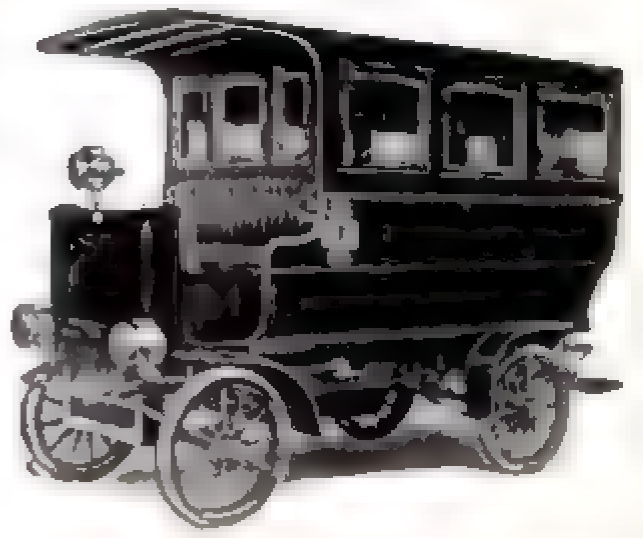


For Stage Line Service. The above car is one style of Rapid Passenger Traffic Car which has met with great success in transporting passengers between [illegible] towns, country clubs, hotels and depots. It is beautiful in design, handsome in appearance, and luxurious to a degree unknown [illegible] Rapid Passenger Traffic Cars. [illegible] owners are respectfully asked to write us about this car.



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Attention Tourists.

When you travel this year look for the name plate on the front of the sight seeing car in which you ride. The name RAPID [illegible] that you will enjoy a comfortable, pleasant trip [illegible] Look up the man with a Rapid Sight Seeing Car. "You don't miss the return train when you ride in a Rapid."

Rapid Motor Vehicle Co.
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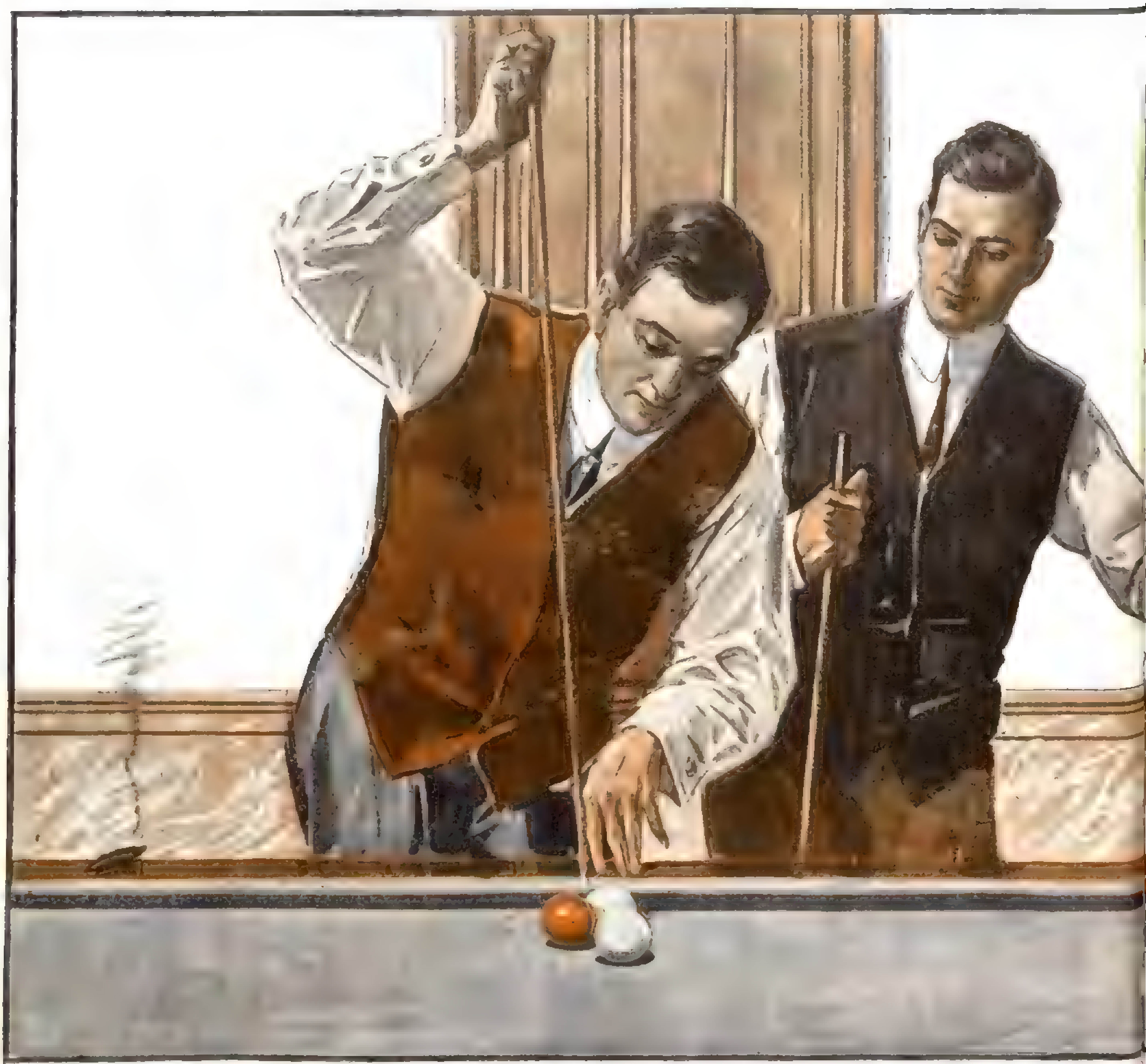

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No matter what price you pay you get better cigars for your money in a UNITED CIGAR STORE than anywhere else. More smokers are learning from experience every day that this is true.

HENCE our plan to double the number of UNITED CIGAR STORES now in oper-

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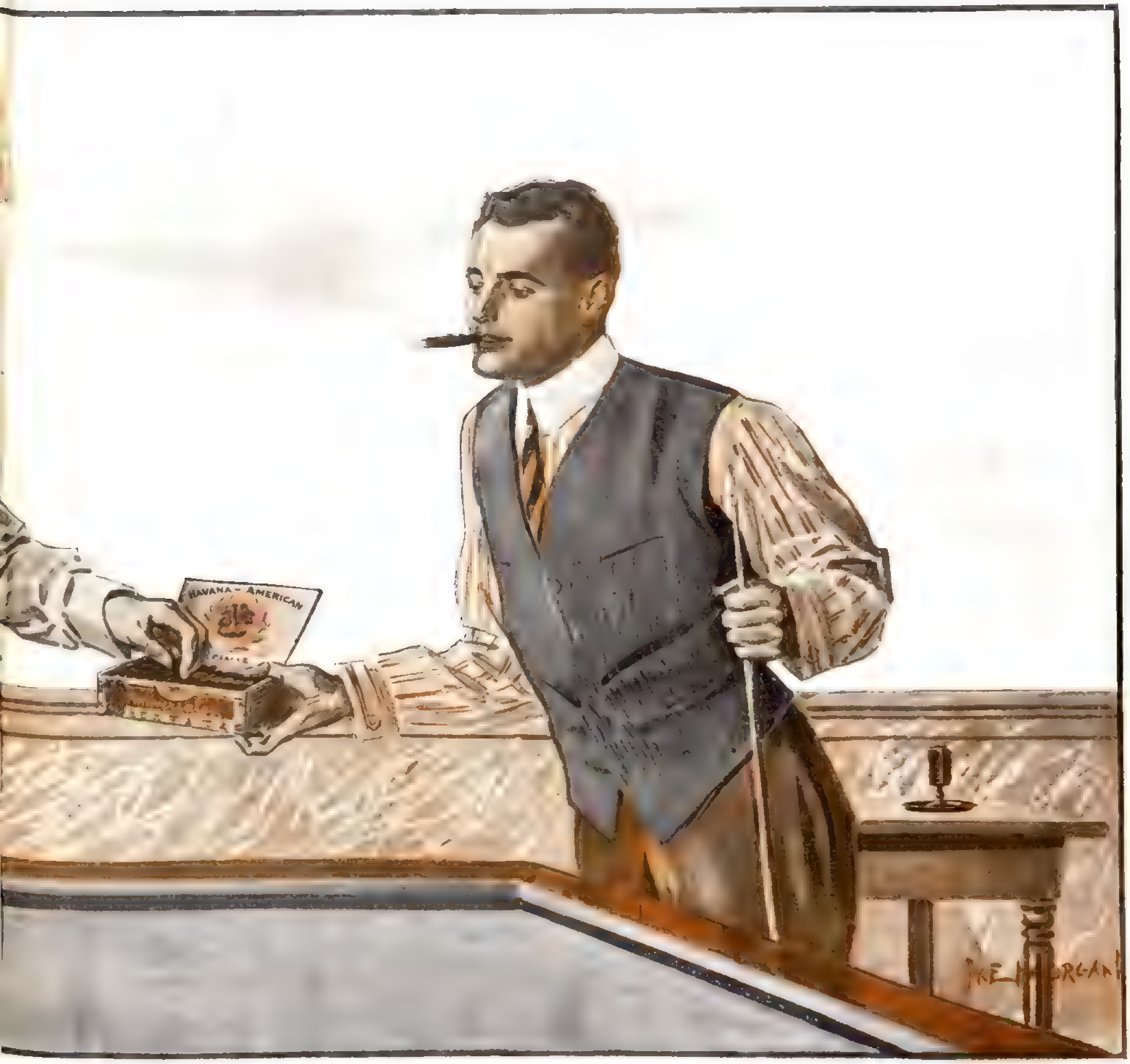

ation throughout the country in order to serve twice as many people before the end of 1909. Thousands of stores before long. We're on our way to you if not already there.

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Havana-American Cigars, Universal Size	10 cts
Box of 50	$5.00
Palma de Cuba Cigars, Media Perfecto Size,	4 for 25 cts.
Box of 25	$1.50
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CIGARS
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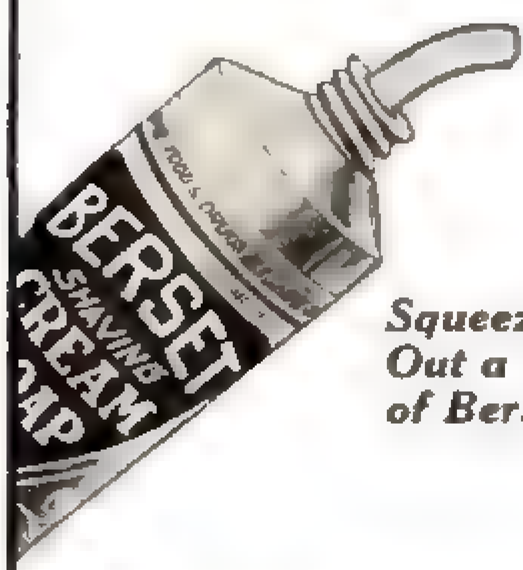
Take off the cap



Squeeze Out a bit of Berset

BERSET SHAVING CREAM SOAP

Replace Cap—then Lather Up

Quick
Simple
Clean

You need no mug or soap case.

No wetting the face and rubbing the soap in before lathering up.

No second lathers when first has dried, because Berset doesn't dry on the face.

No wet soap to put back in mug or case, to gather dust and dirt.

Every bit, for every shave, has never been touched by face, hair, dust or air.

And, best of all,

BERSET
TRADE MARK
Shaving Cream Soap

IS THE HEALING LATHER

Composed of Glycerine and Cocoanut Oil, it heals the skin, keeps it smooth and soft, prevents soreness and dryness, and is guaranteed to contain no free alkali

At all barbers' and dealers'. 25 cents a large tube.

Send dealer's name and 4 cents in stamps for 10-cent sample tube.

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The Senator's Secretary

PITY the sorrows of a poor old man. There's Senator Aldrich, of Rhode Island, who is in a pathetic way, to hear his colleagues among the regular Republicans in the Senate tell it. He is being vituperated and annoyed and assaulted and innuendoed and denounced and assailed by the Democrats and the insurgent Republicans, and there are chivalrous gentlemen working shoulder to shoulder with Mr. Aldrich who feel much cut up about it.

Not a day passes, when Mr. Aldrich is conveniently out of the chamber, that some Gallinger or Lodge or Root or similar patriot does not rise in his seat and plead: "Oh, do not scold the poor old Boss, he's such a lovely man." You can almost sing it, it is so full of throbbing and sorrowful interest. To hear them tell it, the Boss is a much-maligned person, victim of ill-considered assaults by persons who do not know and will not understand the difficulties with which he is laboring in endeavoring to get a tariff for the people that will not resemble the present tariff in the least, but will be just the same when it comes out of the final hopper.

Likewise, they are shouting, "Rally, boys, rally!" for the Finance Committee. They are asking, "Is it possible that you, Senators of these United States of America, will sit here and not support this great, noble and patriotic committee that has framed this tariff bill and is now endeavoring to get it passed? Is it possible? Oh, the shame of it, the doggoned, dumgasted shame of it!"

Well, it's fierce! Here is that poor, decrepit, doddering old Nelson W. Aldrich, who has worked all this time in getting up a tariff bill, actually called out of his name on the floor of the Senate by these fresh insurgents who are laboring under the tremendous delusion that when the Republican platform, adopted at Chicago last June, said the Republican party favored a revision of the tariff it really meant that the Republican party favored a revision of the tariff. It is criminal, that's what it is. It is more than that—treasonable is the right word.

Look at the facts for yourself. There is Nelson W. Aldrich, of Rhode Island, chairman of the Finance Committee that frames the Senate tariff bill, who is nothing but Boss of the Senate, and who hasn't a bit of support to his name except enough Republican votes and a subsidiary smattering of Democratic votes to pass any schedule he wants to pass, and to pass the whole bill when he gets good and ready; who is nowhere but in exact control of the situation; who hasn't a thing on his side but a good, clean majority and a well-oiled machine; who is only this, and yet is being blamed for a lot of things he never did and never will do because it isn't necessary to do them. Not necessary, mark you.

Alas! for Poor Mr. Aldrich

They are pounding this charming man, this easy Boss, yelping at him and yammering at him, and his naturally sensitive spirit revolts. He does not like it. He is broken and discouraged over the denunciation, sad and disheartened. But he is none of these things to such an extent that he will let go any of his votes or stop picking off additional ones from time to time, as occasion arises. He doesn't know what he is doing, except every minute of the twenty-four hours. He hasn't a thing on hand but a good, working majority, a combination with certain Democrats and an efficient knowledge of just where he is coming out. It makes one cry to think of the plight of Nelson W. Aldrich, with nothing but the complete situation in the hollow of his hand. Pathetic is the word.

So, brothers, deal kindly with the Boss. Do not reproach him. Be courteous always. He is a gentle and mellow chap who wouldn't do a thing to you except put you in the Bastile for life if he could get a point by doing it. He has no ulterior motive except passing exactly the kind of a tariff bill he wants to pass—which he will do—and, having a good, working majority and the nerve to do with it whatever he wants to do, his case is one for tears. Wherefore, Gallinger gets up and pleads for Aldrich, pleads that he shall be commiserated and pitied, and pleads for the Finance Committee that labored so long over this tariff bill. Sad case for Aldrich? Why, it's heartrending. He is only in control, that's all; and the saucy insurgents keep saying mean things about him when he jams something down their necks without wondering how it will feel. They should not do it. Positively, they should not. This is an era of good feeling. No Senator should get cross when Aldrich puts the boots to him.

"Oh, do not scold the dear old Boss, he's such a lovely man." Everybody sing.

And the Finance Committee? There is an organization that must be supported. It is not clubby to protest against what they have produced in the way of schedules. Of course, the Democrats on the committee were kept standing on the doormat, distinctly outside, when the Republicans were making the bill; but it should be remembered that the members of the Finance Committee had all the trouble, all the study, all the late hours and midnight oil —on the free list—and they should be supported. Besides, as Gallinger eloquently argued when pleading for kind words and pleasant smiles for Mr. Aldrich, the bill is the House bill, anyhow. To be sure, the Senate Finance Committee tacked a few thousand amendments on it and made a few thousand changes; but it is the House bill, just the same, and have you no regard for that coördinate branch of the legislative end of the Government? Oh, piffle! you naughty boys, have you no regard?

To hear them yelling and yawping around there about the abuse that has been heaped on Mr. Aldrich would make you think the insurgents went each morning and beat him with baseball bats, besides getting up every day and letting the country know he is no better than he should be. Poor man! He certainly deserves sympathy and the helping hand. Whose case is so desperate as his, being in absolute control, having the goods and knowing how to put them to use, having the votes and simply waiting to slide through things as he wishes? It really seems to be the appointed time for tears.

The Nigger in the Ore-Pile

There was that little matter of the tariff on iron ore. A simple thing, but, while not so wide as the Mesaba range nor so deep as Thomas F. Ryan, it was enough. When it came time, after full and free discussion, to attend to the matter of a duty of twenty-five cents a ton on iron ore Mr. Aldrich attended to it, attended to it with about sixty-one votes aye to twenty-four nay—a good, working majority, as all men can see. And in his sixty-one votes aye he corralled a large and imposing bunch of Democrats looking for future protective favors and because of other influences—Mr. Thomas F. Ryan and the Southern Railroad please write—while fourteen Republicans persisted in their mad course of maligning Mr. Aldrich by voting with a few Democrats against the project.

Now, that was an artistic moment in the career of Nelson W. Aldrich when he gathered in that vote on the question of putting a duty on iron ore. It was this way. Those Republicans who did not feel that such a commodity should be on the free list voted for a duty because of their well-known protection principles. Likewise, those Democrats who thought to deal a deadly blow to the Steel Trust voted for the duty on the ore. That was their principle, too. Also, some of the Republicans had murderous ideas about the Steel Trust.

So it was done. It was certainly a frightful blow to the Steel Trust, inasmuch as the Steel Trust owns about all the iron ore in the United States, and its principal and biggest competitors own the iron ore outside of the United States and will be obliged to pay duty on it to get it to their plants. Frightful blow, do you see? The Steel Trust will just wither up when it observes its rivals paying duty on iron ore instead of getting iron ore in free, while the Steel Trust has its own iron ore right here in the country, duty free, of course.

And the failing powers of Mr. Aldrich were noted, the necessity of tenderly conserving him was apparent, when such patriots as Senator Bailey rose and voted for the duty on iron ore because it was a

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It is the finest cap in the country. It has the lines and the "kick." It makes you look a thoroughbred.
Good haberdashers in the larger cities sell

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If yours doesn't—or *anyway*—send for the Cap Book. It shows the cap styles followed by the knowing.

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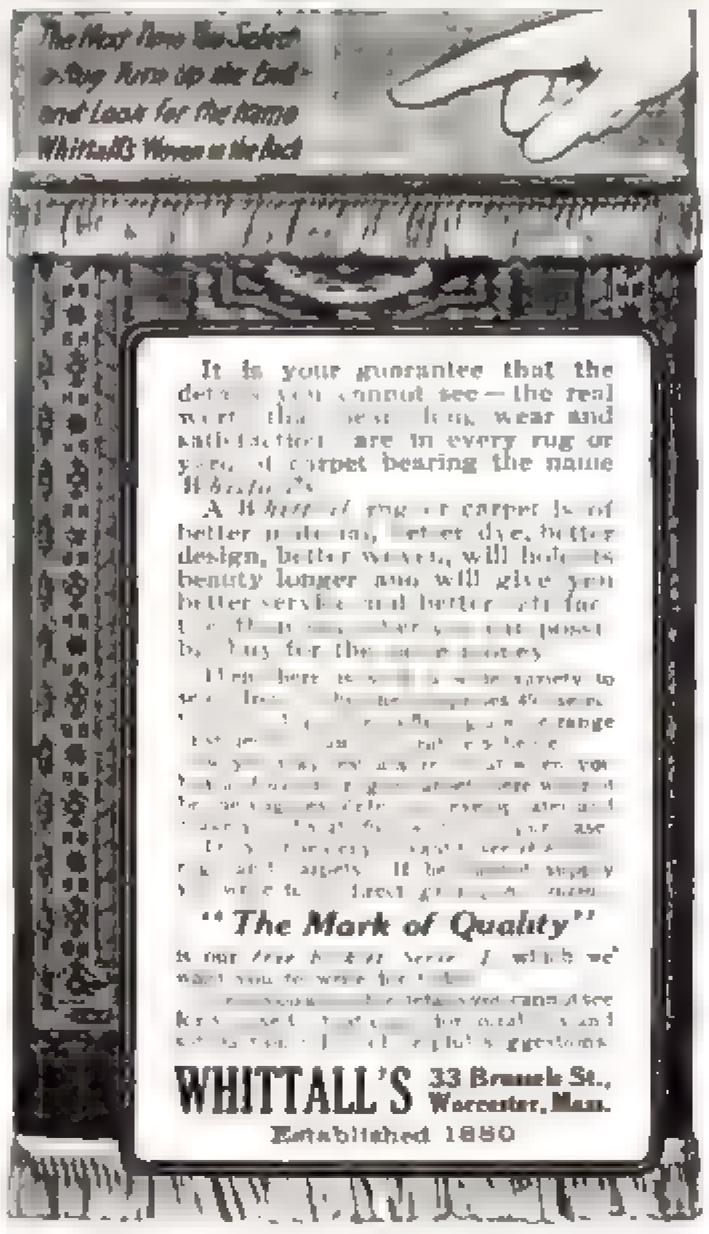
The Next Time You Select a Rug Turn up the End and Look for the Name Whittall's Woven in the Back

It is your guarantee that the [illegible] you cannot see—the real [illegible] long wear and satisfaction are in every rug or yard of carpet bearing the name *Whittall's*.

A *Whittall* rug or carpet is of better [illegible], better dye, better design, better weave, will hold its beauty longer and will give you better service and better [illegible] [illegible] buy for the same money.

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"The Mark of Quality"

is our *free booklet* [illegible] which we want you to write for [illegible]

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Around the World Cruise
By S. S. ARABIC, 16,000 Tons, OCT. 16, $650 up.
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There is a multitude of uses for Keiller's Marmalade. It is delicious in a sweet omelet, tarts and sandwiches, and on crackers and cakes. It is a wholesome and appetizing relish.

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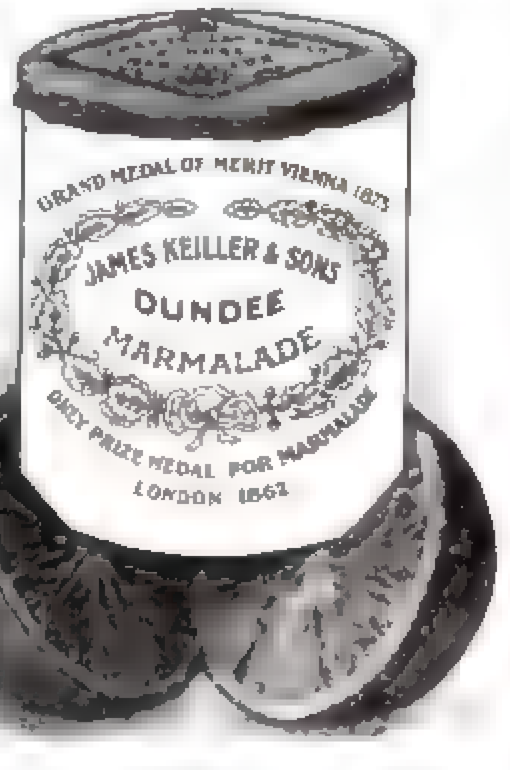
Orange Marmalade

has been used for more than a century. It has that bitterness that has made Scotch marmalade famous. For sale at grocers.

Insist on Keiller's Marmalade.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JAMES KEILLER & SONS
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ONLY PRIZE MEDAL FOR MARMALADE
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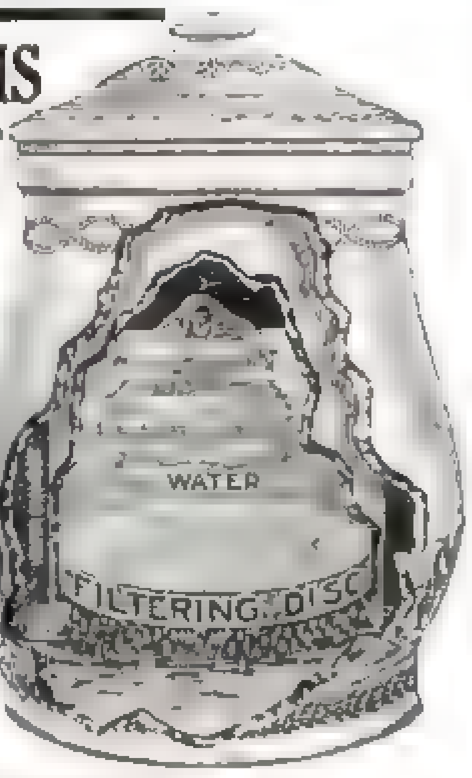

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Filters Ice and Water which many filters will not do. Lasts a lifetime. There is nothing to break or wear out. Easily cleaned and a child can handle it. Capacity 8 gallons — enough for the daily needs of an average family.

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Save Tire Expense
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BRYANT TOURS, 407 Monadnock Block, Chicago

body blow for the Steel Trust, declaiming fervently that some of the malefactors of great wealth should be put in the penitentiary. However, in this instance Bailey thought it his duty to vote for a duty on iron ore, having in mind that coming duty on hides and rice; while Bacon and Clay thought a few thoughts on the duty they want on lumber. And so on all along the line.

A blow at the Steel Trust! Why, the officials of the Steel Trust were in communication with Washington during this debate, impressing on everybody that they wanted a duty of at least twenty-five cents a ton on iron ore and would like fifty cents if they could get it.

Meantime, the Senate got into a frightful mess over the total amount of iron ore there is in the country. Senator Burrows said there is enough for six thousand years. Senator Smith, of Michigan, said there is enough for three thousand years. Some other Senator said there is enough for fifteen hundred years, and Senator Crawford, of South Dakota, thought we shall be iron-oreless in about forty years. Not much of a discrepancy, to be polite about it, between six thousand years and forty years. Not much more than there is between some of the schedules and the idea of the people that the tariff was to be revised downward.

Coe, the Conservative Dresser

Incidentally, Mr. Crawford, the forty-year protagonist, from South Dakota, made his first set speech in the Senate, and it was a wonder. Mr. Crawford burst on the astonished vision of the Senate, on that memorable day, in a cerulean blue shirt, with a collar a little bluer and cuffs a little bluer still. Added to this *ensemble* he wore a white lawn string tie and a plaid walking coat and tan shoes. Mr. Crawford rejoices in the euphonious name of Coe I. He coe-d to a fare-you-well. He began with his best stump-speech manner, and before long he was making so much noise that even Senator McLaurin, who is stone deaf, could hear. He waved his arms wildly and now and again called the Senators, "Now, my fellow-citizens!"

Senator LaFollette, who has taken Crawford in tow because Crawford subscribes to many of LaFollette's notions, sat beside him and occasionally whispered, "Not so loud! Slow down." Whereupon, Crawford would drop to a whisper until LaFollette would poke him up and tell him to let out a few links of voice, whereupon he would begin roaring again. Thus, half of the speech was too loud to hear and half of it too low.

When there is a roll-call on a tariff schedule, if the matter is in dispute, it seems, at first, as if the Aldrich forces were swept off their feet. Most of the Republicans who are off the reservation have names that begin with "B." Thus, a roll-call that starts out with Aldrich, who gives the key to his followers, is followed by Beveridge, Borah, Bristow, Brown and Burkett, and it looks as if it was all over. But pretty soon after the B's are exhausted, the old guard rallies and the insurgents are beaten. The men who dread the hot days coming in Washington and want to get this tariff business settled have formed the S. S. B. B. B. B. B., which is the Society for the Suppression of Beveridge, Borah, Bristow, Brown and Burkett, but these lively young chaps do not appear to be suppressible.

Senator Bulkeley, of Connecticut, said querulously the other day to Senator Depew: "What's the matter with Aldrich? Why don't he suppress these blankety-blank insurgents?"

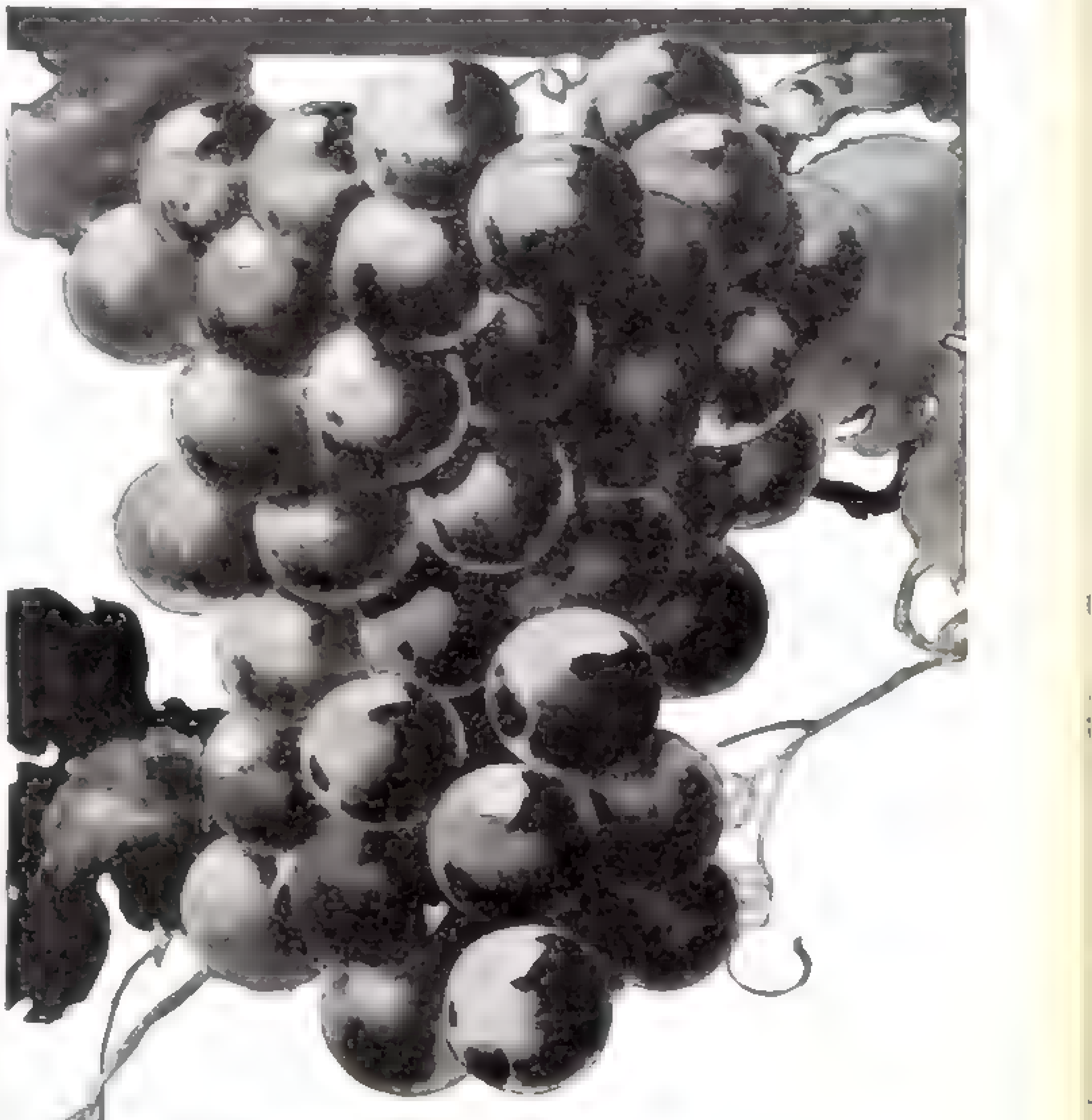
"Oh," replied Senator Depew, "he's letting them go along. Pretty soon they will suppress themselves."

"Well," snorted Bulkeley, "if Aldrich don't do something to them pretty soon I'll be darned if I don't vote with the dumgasted scoundrels myself."

The only man who is having any real fun out of it is Senator Knute Nelson, of Minnesota, the wily old Norseman who is insurging at all hours of the day and night and who has a sign up over his desk: "All Kinds of Plain and Fancy Insurging Done Here." Senator Knute is enjoying himself. He has a bone to pick with Taft, and he has a record on this tariff business, anyhow, for he voted for the Mills Bill way back yonder.

After sitting for a few hours listening to the turgid debate, Senator Knute will say: "Mr. President, I wish to remind the

Welch's



Those luscious Concord Grapes that ripened last October

—the choicest that the Chautauqua Grape Belt produced—are offered you in the form of a delicious and invigorating beverage, put up under ideal conditions and with exacting care and known as

Welch's Grape Juice

There is no other product can compare with this pure, unfermented juice, put up in hermetically sealed bottles bearing the Welch label.

The Welch process takes the fresh, full-ripe grapes, washes and stems them by machinery, extracts the juice under pressure and bottles it. Nothing is added; none of the freshness, flavor and food properties of the growing grapes is lost.

Make sure the grape juice you buy bears the Welch label.

If your dealer doesn't keep Welch's, send $3.00 for trial dozen pints, express prepaid East of Omaha. Booklet of forty delicious ways of using Welch's Grape Juice free. Sample 3-oz. bottle by mail, 10c.

The Welch Grape Juice Co., Westfield, New York

honorable Senate again that, under the terms of the bill we are now discussing, chloroform is on the free list."

Still, when this is written, the tempers of the Senators are getting frayed. They are tired and want to get away, but not one of them is willing to do anything that will look as if it were a surrender on his part to any opposing force. They began calling names some time ago when Senator LaFollette chastised Senator Root, of New York, for having the temerity to suggest that a good way to get a tariff bill passed was to quit talking and get down to work, and was followed by Senator Money, who deprecates any interference with his personal prerogatives, as was witnessed one day when the Senator chased a street-car conductor around the Peace Monument because the conductor questioned a transfer the Senator from Mississippi had, and who does not think a new Senator should say anything, anyhow, until he has listened for a few years. Money spanked Senator Root good, but that imperturbable gentleman did not seem to mind in the least. As it gets warmer there will be more of this sort of thing, for it is no joke to sit five or six hours a day in a hot room, listening to dreary talk about iron and steel and such.

But, speaking about new Senators and their speeches, it is likely that Senator Oliver, of Pennsylvania, made the most satisfactory maiden speech that has yet been made by any new Senator. This was it:

"Does the Senator refer to window glass or plate glass?"

Sensible speech that, too, for the Senator didn't know what kind of glass he meant.

LIGHTNING AND ITS WHIMS

(Concluded from Page 13)

result of their proximity to struck buildings. The approximate loss in twenty-eight hundred and twenty-five cases was $3,016,000. In thirty-four hundred and thirty-one cases the loss was not reported because it was probably too small.

Any summary of the ravages by lightning in a given period tells little of the surrounding circumstances that attended the loss of so many lives and the destruction of so much property. Some of the victims were killed in their houses, some in the open field, some in barns, and some while seeking shelter under trees. Professor Alfred J. Henry, who conducted the Weather Bureau investigation, points out that not only are trees bad shelters, as every one ought to know by this time, but that threshing-machines, sheds and barns are almost as dangerous. The grandstand of the country fair race-track seems to be a particularly perilous refuge. Like animals, men are not killed singly, but collectively, when they flock together in a thunder-storm. Eleven persons who huddled together in a zinc-lined shanty under a North Shore pier in Chicago met instant death by a single flash.

The chances of being struck depend upon the frequency of lightning in a given area, and the number of fatalities both on the frequency and the density of population. In the Gulf States the average frequency of thunder-storms is higher than in the New England States; yet the number of fatalities is twice as great in New England because of the denser population. The old saying that lightning never strikes the same place twice has been disproved over and over again.

In 1906, during a thunder-storm which passed over Sedalia, Missouri, a house was hit twice in two minutes by two bolts. In a general way it may be said that the chances of being struck are five times greater in the country than in the city. The rarity of deaths in a densely-populated city is due primarily to the network of trolley, telephone and telegraph wires, to the great number of steel structures and to the general use of metal roofs. In other words, every city dweller lives in a birdcage.

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Floors
Without Dust

In places where people congregate, dust is a positive menace to health. In order to remove the dangers of dust-poisoning, the first step should be to prevent dust from arising from the floor and circulating through the atmosphere.

STANDARD Floor Dressing

accomplishes this purpose admirably. Numerous experiments prove that it reduces dust nearly 100% and at the same time *kills* all germs of disease.

Moreover, Standard Floor Dressing preserves the wood, and by reducing the labor of caretaking saves its cost many times over.

It is not intended for household use.

Sold by dealers generally, in barrels and cans of varying capacities.

Free Demonstration

At our own expense we will treat the floor of one room or [illegible] public building [illegible] from [illegible] with full directions for applying.

Write for book "Dust and Its Dangers."

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You can't lose it

When you order a BEEHLER Umbrella, we put your name and address, *in full*, into the very fabric; not conspicuously, but so as to instantly tell the finder whose umbrella it is and where to return it.

That's better than initials or monogram on the handle; or any other mark.

We have been [illegible] umbrellas for [illegible] years. NAME-ON is made of [illegible] on a BEEHLER close-rolling crucible steel frame, with patent slide for raising and lowering, and all the little refinements [illegible] perfection. A [illegible] year's guarantee. And your name and address worked into the [illegible] free of charge. [illegible] express prepaid anywhere in United States.

26 size for men and women, $2.00
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[illegible] Orders filled same day received.

Write for The NAME-ON book [illegible]

[illegible] Founded 1828.

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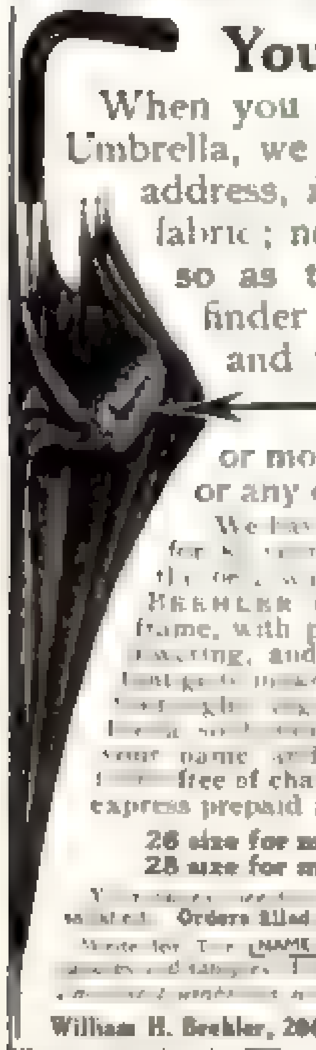

Genuine Panama Hat $1.00

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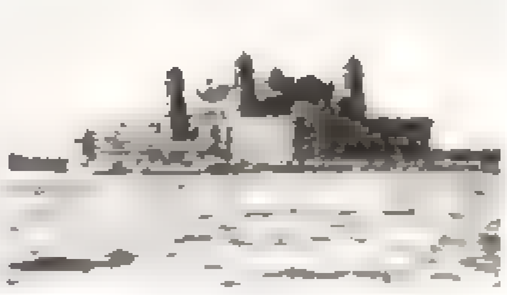

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¶ It becomes a part of the material and is not a mere skim coat that will peel, chip or flake when used on your concrete, cement, stucco, or brick house, factory, mill, garage, stable, cellar, swimming pool, conservatory, subway or air shaft.

¶ It can be applied to a damp wall and will afford concrete protection from the ravages of dampness. It will go twice as far as lead and oil paints and will outwear cold water or lead and oil paints. It is equally desirable for interior use.

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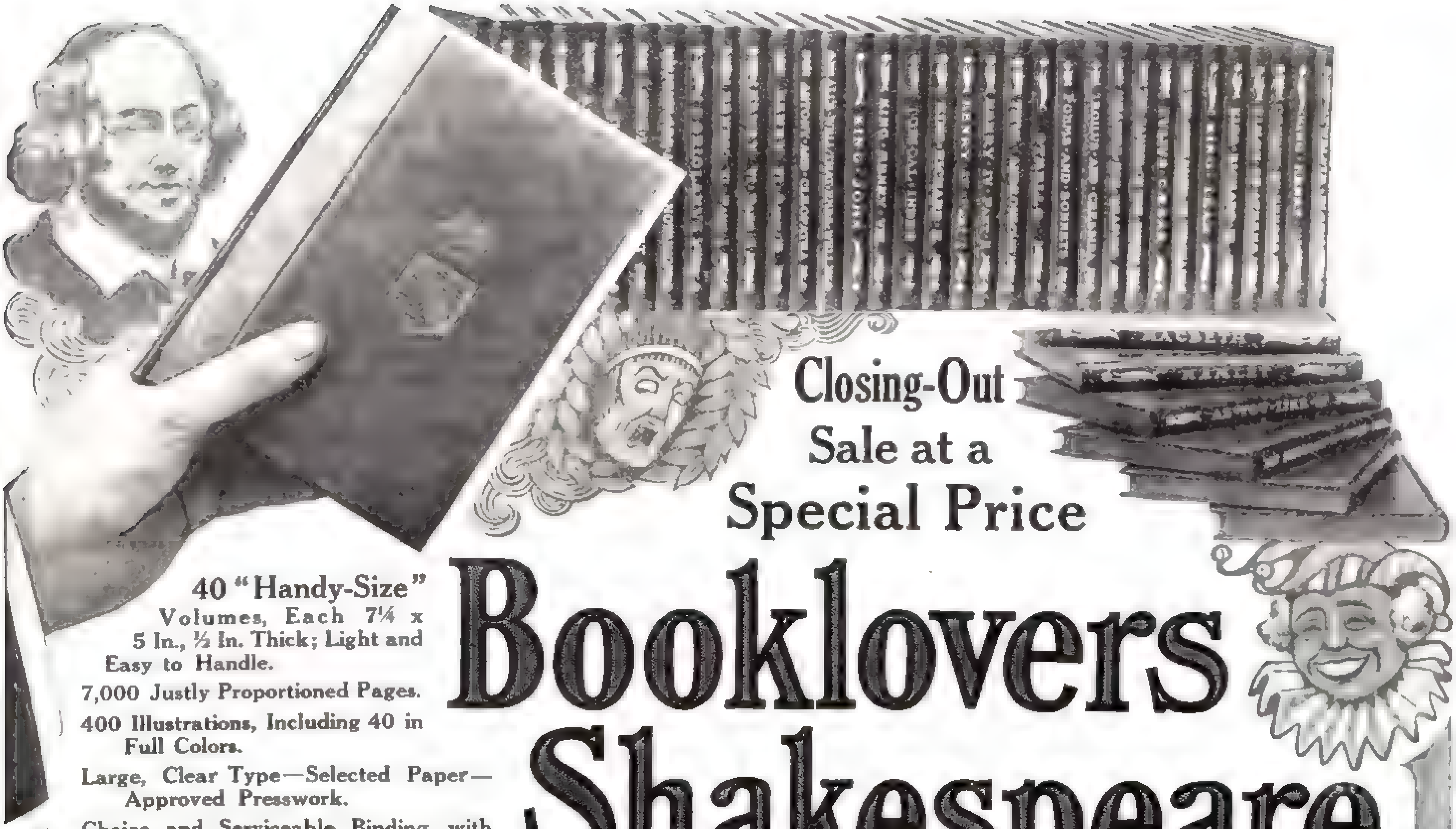
THE AMERICAN VACUUM CLEANER COMPANY, 225 Fifth Avenue, New York City

PRICE $60 or $65



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You must have a Shakespeare of some kind if you have none at all—or if you have one that is defective in those helps and special features so necessary to a perfect understanding of the plays, you need the Booklovers. The Booklovers makes the knowledge of Shakespeare not a difficult task, but a literary enjoyment. It is in 40 dainty volumes and is printed from new plates on rich cream-white paper. With the famous Cambridge text as a basis, it gives everything that Shakespeare ever wrote. The annotations of the Booklovers are unrivalled. It is no "dry-as-dust" edition with crabbed and difficult notes, but a lively and sympathetic interpretation by world-famed scholars, for the use of the everyday reader. The difficult words are made fully clear and the obscure passages are elucidated. *For the large class of busy, thinking people who have not the time to make Shakespearean scholarship their primary aim, but who would read the plays with understanding, and profit, this edition is invaluable.* At the same time, its elaborate helps make it by far the best edition for students whose purpose is to subject the plays to close analysis.

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Unique Special Features

Critical Comments—This is the only edition containing Critical Comments on the plays and characters. They are selected from the writings of [illegible] world-famed scholars, Hazlitt, Dowden, Coleridge, Goethe, Victor Hugo, Mrs. Jameson, and others of equal weight.

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You may send, prepaid, for my examination, a set of the Booklovers Shakespeare (40 vols.) in half leather binding at your special price of $25.00. If the books are satisfactory, I shall pay you $1.00 within five days after their receipt, and $2.00 each month thereafter for 12 months. If they are not, I shall notify you and hold them subject to your order.

Name

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For the Summer Dessert

With cooling drinks, cream, or ices, serve "Veronique."

They are the fad today.

Novel, dainty confection sticks like you see in the picture.

Entirely different from any you've had before—there is nothing else like them.

Their form is new—pencil shape—a crisp, flaky confection forms the outside. The inside is a sweet, delicious cream.

More enticing than pastry and cake. And much more convenient.

"Veronique" are made at the "Sunshine" bakeries—the finest in the world.

They are daintily packed in tins—amply protected—and are sold at the best grocers for 25c.

Veronique
A "Sunshine" Dainty

Here are some other sugar wafer dainties from the "Sunshine" bakeries—You will like "Veronique" so you will surely like these—try

"Clover Leaf" Sugar Wafers
The Candy Sandwich—in 15c tins.

"Philopena" Almond Shape
Very novel—in 25c tins.

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A Pastry Confection—in 10c and 25c tins.

On receipt of 50c we will ship, prepaid, an extra large tin of these assorted dainties.

LOOSE-WILES
BISCUIT CO.
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Also Distributed by
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Brown Cracker and Candy Co.
Dallas, Texas.

FOR TOMORROW'S DINNER
serve fruit lemonade—thoroughly chilled—and a plate of "Veronique." See how your folks will enjoy them.

THRIFT

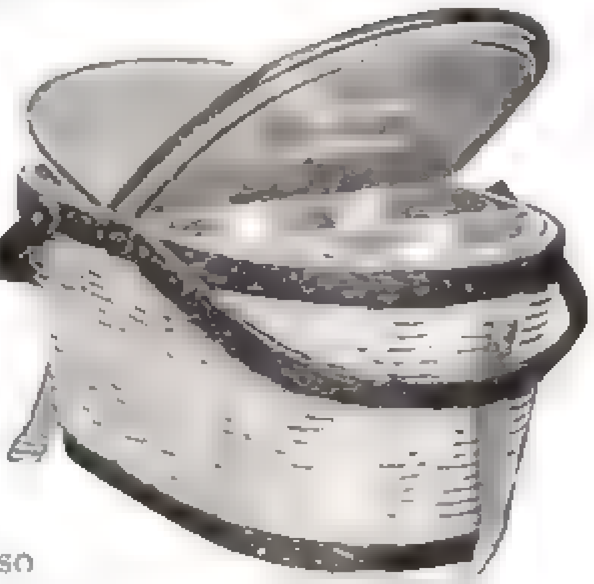
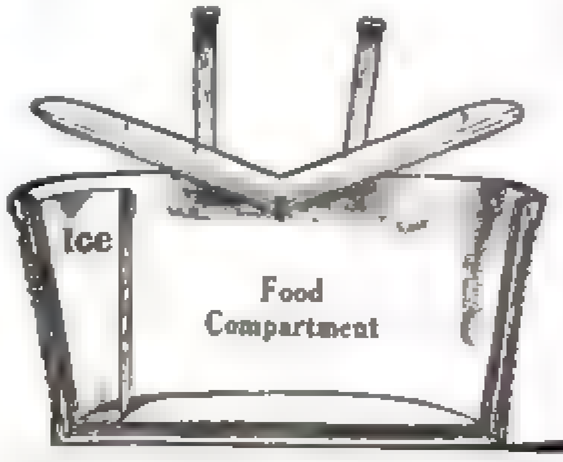
Canny Little Schemes

THE advertising manager of a large company saves money because he has a curiously vivid idea of the value of a dollar. Some persons might consider it an exaggerated idea. How he got it is rather interesting. First, he is of German parentage, and therefore inclined to be industrious and saving. Then he is self-educated, and has earned money to study different things, and found capital for several enterprises. He wanted to be an artist, for instance, and succeeded in everything but making it pay. He dabbled in photography, starting with tintypes and winding up with X-ray work, one of his first trials at which was to attempt a radiograph of a race-horse's foot to locate a shoe-nail. That was in the early days of radiographs, and his home-made apparatus had cost him a good deal of money. A plate-holder was bound to the horse's leg and the apparatus made ready. At the psychological instant, though, his assistant touched a naked wire, was shocked by the static machine, fell over against the horse, set the latter plunging, and when quiet was restored, the apparatus had been kicked to pieces. It took months of saving to replace it. Such things taught him thrift and also application, which eventually got him his present position, because he worked and showed results while far more brilliant men were scheming schemes.

Now, his way of looking at a dollar is to regard it not as a piece of money but as a slave that can be put to work earning six cents a year for him. His savings are invested in stocks paying that dividend, but he buys outright, never speculating on margins. If he puts one of those slaves to work at the age of thirty and lives to be seventy, that dollar will have earned him two dollars and forty cents at simple interest, nearly two and a half times its own value, and he will still have the slave to hand over to his children. When he regards a dollar bill this way, of course, four or five of them look too valuable to carry around carelessly. So he doesn't do it. He puts every spare dollar to work and has an equally hard-headed way of looking at expenditures. A glass of beer, for example, costs five cents—apparently. But one day he heard that old story of the king who wished to recompense the sage who had invented chess and told him to name his own reward. The sage said he would be satisfied with a single grain of wheat for the first square in the chess-board, two for the second, four for the third, and so on, doubling up to the sixty-fourth square. "Easy!" exclaimed the king—and then learned that all the grain in the world wouldn't do it. This advertising manager, viewing a nickel as part of a dollar to be left at six per cent compound interest for forty years, found that a harmless glass of beer would cost him just about thirty-seven cents, and that twenty glasses would eat up a potential capital of seven dollars and forty cents. So, unless he is very thirsty or it is a case of hospitality, he drinks water

Cooking in Casseroles

A woman in the Middle West, whose mother had taught her to fry steak and boil coffee, never took any very keen interest in the occasional articles about casserole cooking that she saw in the magazines until, one day, a friend who has lived in Europe entertained her at a casserole lunch and explained how frugal French people make palatable dishes from the cheapest sorts of meat. In the articles that kind of cooking had seemed strange and difficult. When she saw it actually done, however, and tasted the juicy dishes themselves, she immediately bought three dollars' worth of casseroles of different shapes and sizes. Hers is a large family. Instead of tenderloin steak at twenty-seven cents a pound she served rump steak *en casserole* at fifteen. Instead of roasts she bought stewing meat. Where two roast chickens had been needed Sunday, she got up an ample dinner with one, for the casserole imparted a fine chicken savor to several pounds of miscellaneous vegetables. Far from criticising these economies, the family complimented mother on her French cooking, and mother saved the cost of her casseroles in two weeks on butcher bills.

On Trips or at Picnics This Basket Keeps Food and Drink Cool-Fresh-Delicious

With a Hawkeye you are assured a better lunch than you ever tasted from old style baskets. This basket is also useful for small families instead of an ice chest. Invaluable for the sick room and for travelers. Sportsmen can carry home their catch in empty basket and keep the fish fresh. Valuable in many ways.

The Hawkeye Refrigerator Basket

keeps the food dainty, moist and cool and enables you to have ice cold drinks. A small piece of ice in the compartment provided for it, lasts 24 hours and keeps temperature in basket down to 58°

It's like a refrigerator. Inside is white enamel, then layers of asbestos and heavy felt—best non-conductors of heat. A felt piping runs around the edge to keep air out. Outside is of imported rattan, strong enough to last a life-time.

Here is a Cross Section

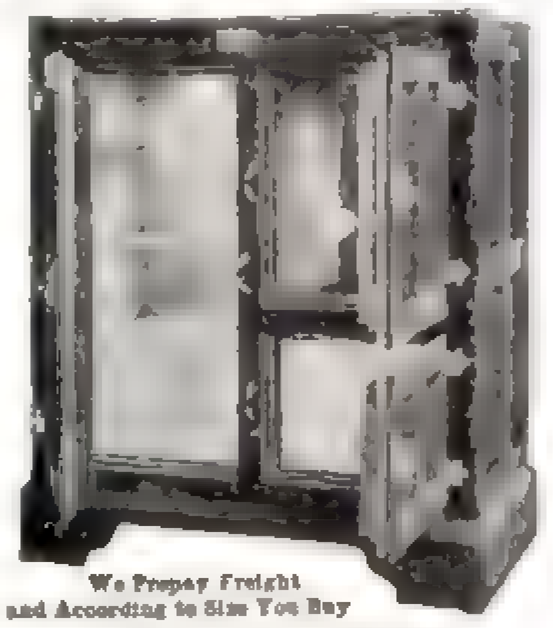
Note the scientific construction—no heat, dust, air nor insects can penetrate.

Hawkeye Refrigerator Baskets come in several sizes, from the small hand basket to the medium sized De Luxe or the large sizes for automobiles.

Recipe Book Free

Write for prices and recipe book containing new lunch recipes. If your dealer does not carry the Hawkeye Refrigerator Basket, we will supply you direct. 30 days free trial.

BURLINGTON BASKET CO.,
102 Main Street, Burlington, Iowa



You Can Now Buy a Refrigerator At Wholesale Factory Price

WE HAVE an immense, modern Refrigerator factory. We decided to sell the entire output of that factory direct to user.

This means [illegible] factory prices to you.

This means you can save from 25 to [illegible] or from $6.00 to $25.00 according to size, on the highest grade Refrigerator made.

First you write for our Free Refrigerator Book which gives photographs [illegible] of our Selling Plan [illegible] wholesale factory prices.

You select the particular sized Refrigerator for your needs—to fit the space you have for it—and we ship it right to you from the factory, *prepaying freight charges*. [illegible] you cut out jobbers' and dealers' profits—keep them for yourself.

Here's a little trade secret: Dealers in Refrigerators don't make a sale every day, and as Refrigerators take up [illegible] in a store, big profits must be [illegible] larger than [illegible] profits on other articles [illegible] sell at [illegible] Refrigerator prices.

The [illegible] saving to you is considerable. Yet—that saving isn't [illegible]. We give you a *better* Refrigerator than you [illegible] buy *anywhere else*.

First—the outer casings of our Refrigerators are *not* oak "finish"—but *genuine* [illegible]—put together to last a lifetime.

The *interior* of our Refrigerators is made of [illegible] secret process porcelain enamel, which is guaranteed [illegible] That's the reason why our Refrigerator is named "Sanitor."

A test of this porcelain enamel: just take a chisel [illegible] Refrigerator [illegible] chisel [illegible] the Refrigerator isn't as we claim it to be, *and you can send it back at our expense*.

Now that's the most severe test to which you can put a Refrigerator [illegible]

We can't tell you all about "Sanitor" Refrigerators in this advertisement, so to get [illegible] saving proposition and full description, we ask that you merely drop us a line either on a postal or on the blank printed here for that purpose. We will immediately quote you wholesale prices direct, and send you our big book and full particulars.

A 3 Months' Free Trial is given with every one of our Refrigerators. [illegible] we claim it to [illegible] satisfactory to you in every particular [illegible] returning it to us [illegible]

No Refrigerator dealer sells Refrigerators on this liberal plan.

No Refrigerator dealer sells you as good a Refrigerator [illegible] the price.

Isn't it to your interest to write today for our book?

"Sanitor" Refrigerators *last a lifetime*—always keep your food pure and fresh [illegible] you want for the particular place you want [illegible]

The Sanitor Sold to You Direct

We Prepay Freight
and According to Size You Buy
—We Save You $25.00
—We Save You $20.00
—We Save You $15.00
—We Save You $5.00

Sanitor Refrigerator Co.
Dept. 850, Minneapolis, Minn.
References: Security National Bank or Any Bank in Minneapolis

To Save Writing a Letter Use This Blank

Sanitor Refrigerator Company
Dept. 850, Minneapolis, Minn.

Please send [illegible] Refrigerator Book [illegible]

Name

Address

The BEST Auto Tire

The Goodyear Detachable Auto Tire has been proved BEST by the cold-blooded, [illegible] sionless test of maximum *mileage* and minimum *trouble*.

[illegible] the 1,000 Taxicabs in New York City operated by several *competing companies*, have contracted for Goodyear Tires to be used exclusively notwithstanding that in first cost Goodyear Tires are higher in price than dozens of other makes entered in competition. The tests made by these companies were unheard of in severity.

These Taxicabs are doing 60,000,000 tire miles a year—over a MILLION tire miles a WEEK. Think of it. Several makes of tires were tried. The mileage of all was checked by the *Taximeter*. No guess work—nothing left to the imagination—*just cold facts*. The Goodyear was so *vastly superior* that there was no comparison.

Against the mileage record was checked the "trouble sheets" showing the stops made necessary by tire troubles and time required to remedy them. Here again there was really only *one tire* in the contest—the Goodyear Detachable. It was found practically trouble-proof.

GOOD YEAR
AKRON, OHIO.

The Goodyear Tires used on these Taxicabs are the same that are offered through our agents and branch houses to those who ride for pleasure instead of profit—they are in no sense "Special" tires. The truth of these statements can easily be confirmed.

• • • •

You—whose only troubles are Tire troubles—consider what this cold blooded, dollar and cents test means to you. How much would you now be in pocket if there had been no tire expense in your "upkeep cost" last season?

And if in addition your tires were still good for several thousand miles of riding? Can you, in your own interest, after reading a test like this, specify anything else—anything but Goodyear Tires?

Just ask for our book and let us explain what the Goodyear Tire Superiorities mean to you as a Motorist.

The Goodyear Tire & Rubber Company
Seneca Street, Akron, Ohio

Branches and Agencies: Boston, Mass., [illegible] Dartmouth St.; Cincinnati, Ohio, [illegible]; Los Angeles, Cal., [illegible]; Philadelphia, Pa., [illegible] Fairmount Ave.; New York City, [illegible] St. and Broadway; San Francisco, [illegible] Golden Gate Ave.; Chicago, [illegible] Michigan Ave.; Cleveland, Ohio, [illegible]; Milwaukee, Wis., [illegible]; St. Louis, Mo., [illegible] Olive St.; Buffalo, N. Y., [illegible]; Detroit, Mich., [illegible] Jefferson Ave.; Pittsburg, Pa., [illegible] Center Ave.; Omaha, Neb., [illegible] Farnam St.; Washington, D. C., [illegible] Ave.; Atlanta, Ga., [illegible] N. Pryor St.; Louisville, Ky., [illegible]; New Orleans, La., [illegible] Baronne St.; Memphis, Tenn., [illegible] Madison St.; Dallas, Tex., [illegible] N. Akard St.; Denver, [illegible]; [illegible] Park Ave.; Kansas City, Mo., [illegible]; St. Joseph, Mo., [illegible]; Providence, R. I., [illegible]

Patent Japanese Club Bag

Light as a Feather, Strong as Good Leather

THOUSANDS are discarding heavy leather baggage, and carrying instead the wonderful JAPANESE CLUB BAG. It weighs TWO POUNDS; is durable and smart looking, and just the thing to take on your vacation.

If your dealer does not handle these bags, [illegible] registered letter to us, and **we will ship and pay express charges.** [illegible] refund money.

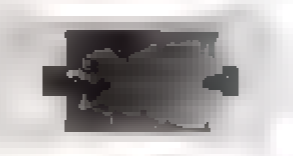
No. 12 — [illegible] leather trimmed [illegible] brass [illegible] lock and [illegible] covered handle. Size [illegible]. Price $2.75

No. 25 — [illegible] like No. 12, but in the following size [illegible]. Price $3.00

Herman Loeb & Company, 239 N. Lawrence St., Phila., Pa

[illegible]

Pains through the feet and legs similar to rheumatism relieved by wearing the
C & H ARCH INSTEP SUPPORT
50c A PAIR
Your dealer or by mail.
Circulars free.
Give size of shoe.



THE C & H ARCH SHANK CO., Dept. 4, Brockton, Mass.

For Sale [illegible] 45 H. P. Pierce Arrow seven passenger Touring Car fully equipped.
PETER G. THOMSON, JR., Hamilton, O.

In some cities butchers make job-lot prices on undesirable cuts. For example, the French-Canadian people in Montreal buy twenty pounds of meat for a dollar. This consists of pieces from the neck or trimmings from the ribs. But it is all nourishing food, and cooked with true French art is preferable to many of the dishes familiar in the great American fried-steak belt. Much of the art of French cooking lies in casseroles. During the year that has passed since this woman learned the economies of the casserole she has put away a hundred and twelve dollars pin-money.

A public school had no piano, and the school board could not furnish one. The principal, reasoning that music of the sort they wanted served chiefly to promote discipline and school spirit, thought a piano would be more thoroughly appreciated by pupils if they bought it themselves. Dealers can usually make a bargain price on an old-fashioned square piano when it is to go into a school or some other institution, as it is thus taken out of the market where it may hinder sales of more modern instruments to private purchasers. Fifty dollars, it was found, would buy a serviceable square. So each room in the school was assessed its proportion of the cost. There were twenty-five rooms, which made a general average of two dollars, but some were assessed a bit lightly because pupils were very young children. Teachers acted as treasurers, and the money was raised slowly, in coppers, from three to eight cents being paid by each pupil. Every boy and girl gave according to ability, and no pupil was permitted to give too much. As soon as five dollars had been collected the piano was delivered, and within less than a year it had been fully paid for.

How Two Youngsters Saved

Two dead-game sports roomed together at the same boarding-house. Both were just about old enough to vote, but no more, and neither earned much more than fifty cents a week for each year he had been on earth. Yet they were dead game and their talk ran to big figures and reckless bets. They would take a chance on anything. If William had forebodings that the boss meant to discharge him Saturday, Johnny bet a hundred dollars the boss would forget, to cheer William up. Daily disputes arose over points in history, such as Wagner's batting average last season, and these ended in wagers with thousands at stake—they might even bet real money, and then, perhaps, a quarter changed hands.

This pair of sports had little money and less thrift. But their weakness for gambling got them into saving by an odd plan. Every night they searched their pockets for pennies and matched to see who should have them—not continuing until one or the other was out of pennies, however, but matching each copper once and then setting it aside with the penny it had won. That became interesting, and they made a point of keeping coppers for matching and saving the winnings. On pay-nights the game was played with as many as fifty coppers a side. Then they started savings-bank accounts with the pennies, and in a year their balances ran up to about fifty dollars apiece. They thought it strange that both accounts grew, neck and neck, never having heard of the profound law of probabilities whereby, if a coin is tossed for an hour steadily, it will come heads and tails in a ratio showing no greater difference than twenty-one to twenty. These boarding-house gamblers thought their way of saving money rather desperate. But, in truth, they were not gambling at all, for the unchanging law of probabilities would not let one win from the other.

During the World's Fair at Chicago, in 1893, a United States customs official, appraising exhibits, found that a good deal of money was spent for odd expenses in his trips about the grounds. At night, when he returned to his hotel, there would be a pocketful of small change. His wife was with him. He began sorting out all the dimes for her each night. This was their first start in saving. Those ten-cent pieces had grown into enough money to buy her winter clothes by the time the Fair was over and were deposited in a savings-bank when they left Chicago, and the practice kept up. After a time the dimes were augmented by every new coin the husband found in his pocket at night. A little later, he made it a point to take home a goldpiece each salary-day, sometimes five

IF IT ISN'T AN EASTMAN, IT ISN'T A KODAK.

For old and young there is fascination in photography—a fascination that becomes a lasting satisfaction for those who spell camera, K-O-D-A-K.

For more than twenty years, Kodak has been first in photographic progress. It was first to offer the advantages of film photography, first to offer the advantages of daylight loading, first to offer the advantages of daylight development, first to offer the advantages of

KODAK
ORTHOCHROMATIC FILM.

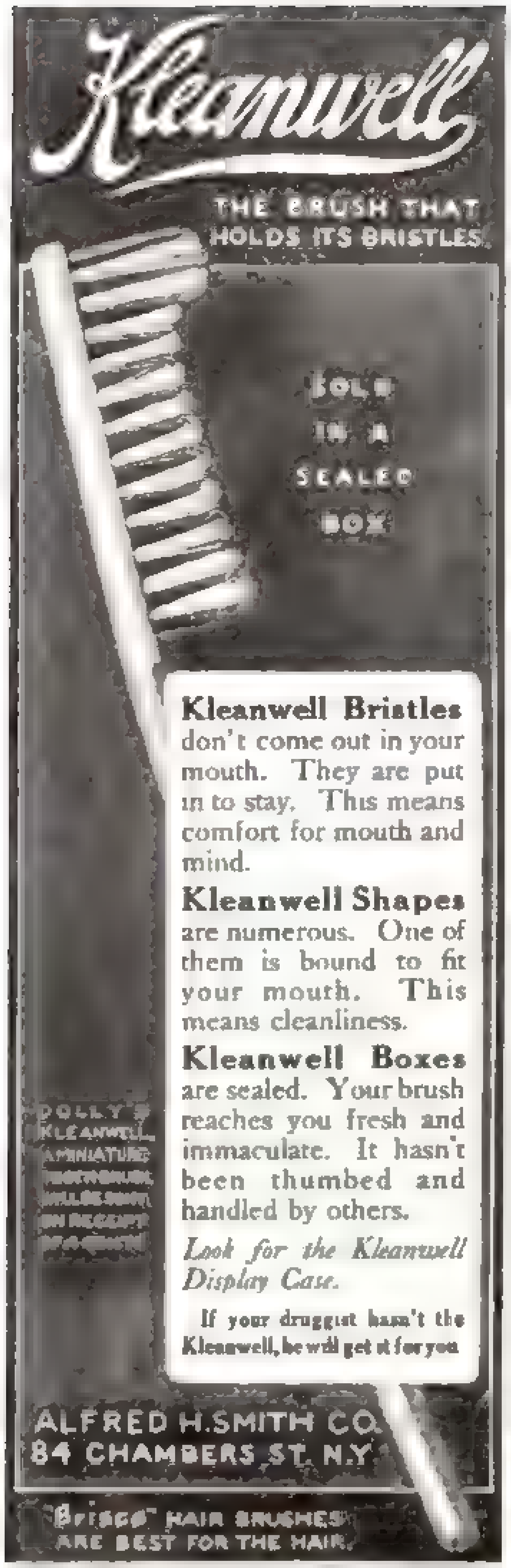
Kodak film has the orthochromatic quality (the quality which renders true color *values*—does not show blue as white nor red and yellow as black) in a far greater degree than any other film. Kodak film does not curl, and is remarkable for its non-halation properties.

We have made glass plates for almost thirty years; we have made films for twenty-five years; we have made transparent films for twenty years; we have made orthochromatic films for nearly seven years; we have made non-curling film for six years. To say nothing of our superior facilities and factories, we have a manufacturing experience that money cannot buy.

The picture depends upon the film far more than upon lens or upon camera. Load your camera with Kodak N. C. Film, the dependable film, the film which is not an experiment.

Look for NC NON-CURLING on the Box and
"KODAK" on the Spool End.

EASTMAN KODAK COMPANY,
ROCHESTER, N. Y., *The Kodak City.*


Kleanwell
THE BRUSH THAT HOLDS ITS BRISTLES
SOLD IN A SEALED BOX
DOLLY'S KLEANWELL MINIATURE TOOTHBRUSH WILL BE SENT ON RECEIPT OF 4 CENTS

Kleanwell Bristles don't come out in your mouth. They are put in to stay. This means comfort for mouth and mind.

Kleanwell Shapes are numerous. One of them is bound to fit your mouth. This means cleanliness.

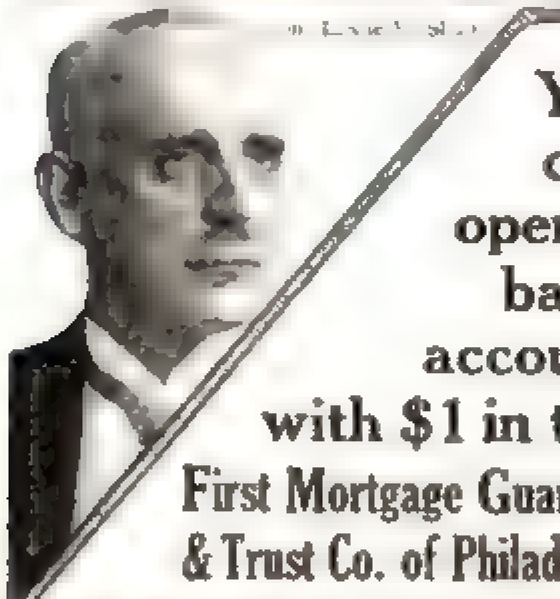
Kleanwell Boxes are sealed. Your brush reaches you fresh and immaculate. It hasn't been thumbed and handled by others.

Look for the Kleanwell Display Case.

If your druggist hasn't the Kleanwell, he will get it for you

ALFRED H. SMITH CO.
84 CHAMBERS ST. N.Y.

"Brisco" HAIR BRUSHES ARE BEST FOR THE HAIR.



You can open a bank account with $1 in the First Mortgage Guarantee & Trust Co. of Philadelphia

"If you would be wealthy," said Franklin, "Think of saving as well as of getting." And again: "For Age and Want save while you may, No Morning Sun lasts a whole day."

The Hon. Leslie M. Shaw, former Secretary of the United States Treasury, the president of this institution, [illegible] the best way to save is to have an interest-bearing bank account. [illegible]

[illegible] you wish and receive bank book and pamphlet [illegible] by return mail. Do it now — save while you may — as Poor Richard says.

4% compound interest on savings accounts. 2% paid on checking accounts.

Savings fund deposits accepted up to $1000.

The First Mortgage Guarantee and Trust Co.
LESLIE M. SHAW, President
935 CHESTNUT ST., PHILADELPHIA

LEARN BUSINESS PENMANSHIP

Send $1.00 for set (135) of my Patented Pen Practice Sheets and if not benefited, return to me and get YOUR MONEY BACK

Walter Thomson
P O Box 55, Fargo, N D
State whether you wish slant (60°), medial (75°), or vertical

dollars, occasionally a double-eagle when money was very plentiful. Today the wife has a balance of one thousand dollars at one New York savings-bank, an account of several hundred dollars at another, and also a checking account at a commercial bank which is used in running the household.

The husband has also saved money, but only when some interesting plan has been devised to make thrift attractive. As an illustration, there is a sick-benefit and loan fund in the mercantile house with which he is now connected, and demand for capital is greater than the supply, so that good interest is earned on every dollar paid in. Employees pay fifty cents a week on the average, but he has found that money accumulates rapidly when he pays in a dollar a day, including Sundays and holidays — one dollar for each day in each month. With a practice like that, strictly adhered to, he would make money even were no interest paid.

Among the novel small-change plans that have come to the notice of a San Francisco banker was that of a man who ran up a balance of sixty-four dollars in one year, starting with a single copper. Sunday night he set aside a penny, Monday two cents, Tuesday four cents, Wednesday eight cents, Thursday sixteen cents, Friday thirty-two cents, Saturday sixty-four cents. That made a total for the week of one dollar and twenty-seven cents, and on Sunday night he started with a cent again. This plan appealed to another depositor who was paid Mondays, and who found that with him it worked best backward. That is, he must start with sixty-four cents on pay-night, when money is plentiful, and wind up with a cent on Sunday. This same bank has a woman depositor whose growing account is built on a plan. Her husband is collector for a large company, and each evening she makes up his report for him, taking in payment every dime found in the money brought in.

Few savings devices are so handy and ever-present as the special pocket. In a printing office there was a compositor who dearly loved bargains. If he bought a pair of three-dollar shoes Saturday night for two-sixty, all next week the office heard about that forty cents saved. If he walked down to work on a fine morning, the nickel saved loomed larger in his mind than the air and exercise. And yet this printer, though his thoughts ran so constantly to saving, never seemed to have money ahead. Indeed, he would be soliciting loans a night or two before pay-day.

In that same office works a crusty old compositor named Grouch, who has saved money all his life and owns a profitable little novelty shop run by his wife. When others hit off the idiosyncrasy of the saving printer, Grouch remained dryly silent. But one day, when the bargain-hunter had saved five dollars on a summer suit, Grouch opened up on him.

"Saved it!" he said skeptically. "What do you mean by saved? Why, Packard, you've been saving that way ever since I've known you, and yet you haven't got anything. What's the good of saving if you don't salt the money away?"

On Grouch's suggestion the bargain-hunter made it a point to put all these savings in a special pocket and transfer them to a bank. If he walked down to work, it was not enough to go around with the comfortable feeling that he had wrung a nickel out of the street-car company — that nickel had to go into the savings pocket. If he saved thirty-eight cents on a hat, the money must go into his permanent fund. In a few months, by this plan, his savings began to be tangible. Before that Packard had enjoyed merely the pleasure of saving. Now he has the profits.

Inspiration

With eyes to earth and spirit bowed,
He fought his fight of desperate need;
He won his substance drop by drop,
And followed where he could not lead.

With patient strength he labored on,
With futile hands groped for success;
Borne down by burdens grievous, sore,
His soul cried out with heaviness.

An angel touched his weary eyes
Lo! Love and Truth illumed his thought;
A voice spoke in his quickened ear —
"I am that good for which you sought."

— Louise Paley.

The Machine Which does it all

3/30/08	Mdse.		$300.20
6/12/08	do		10.40
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The only Machine which Writes, Adds, Subtracts — As many columns as you want — As many copies as you need —

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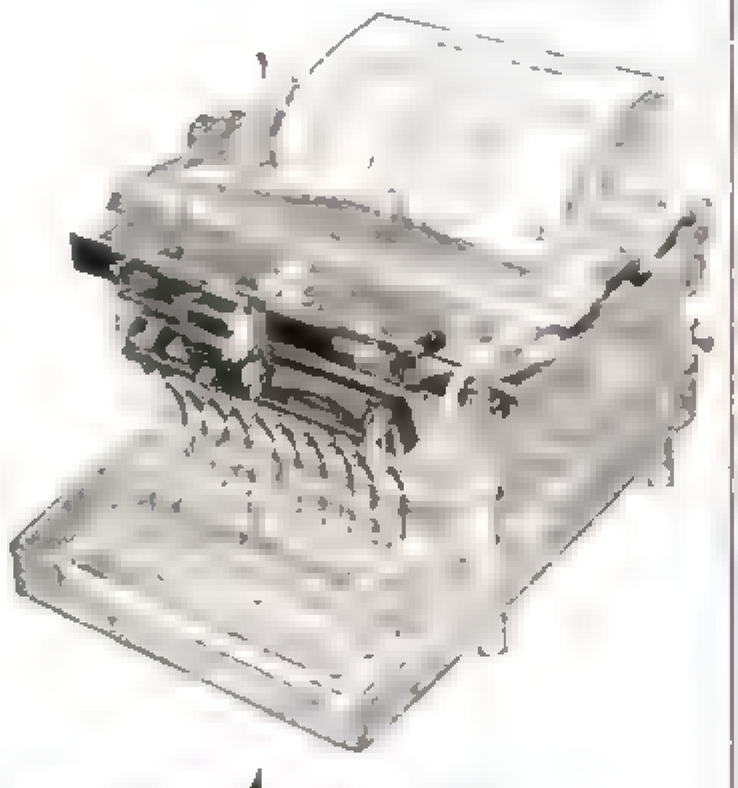

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With Wahl Adding and Subtracting Attachment

For Bills, Weekly and Monthly statements, Vouchers, Trial Balances, Pay Rolls, Profit and Loss statements, Inventories, Statements of Cash received and disbursed, Sales Abstracts, Sales Analyses, Bank Deposit Slips, Combined Statement and Ledger Posting, or ANY WORK where writing and adding are done on the same page.

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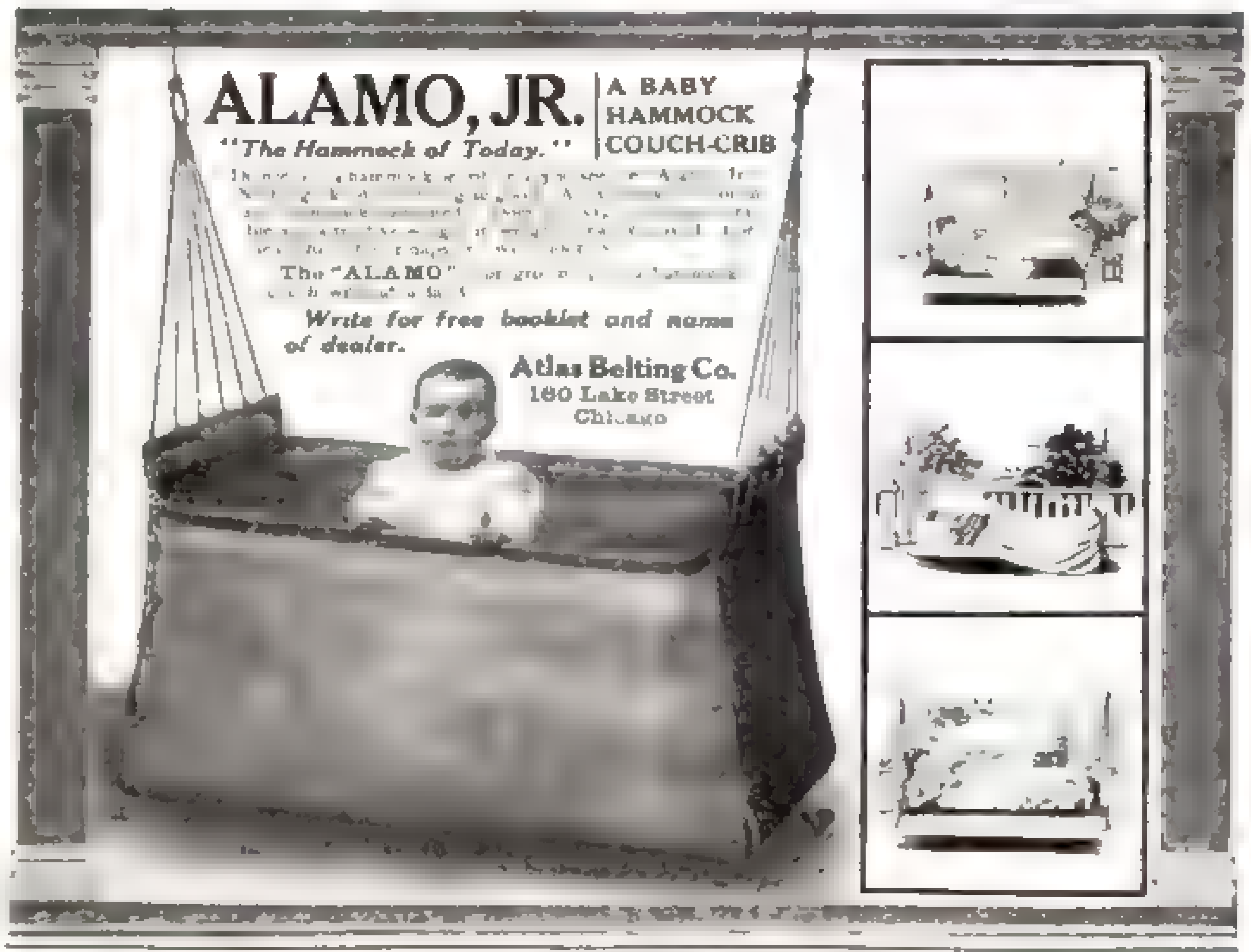
New York and Everywhere



ALAMO, JR. A BABY HAMMOCK COUCH-CRIB

"The Hammock of Today."

[illegible]

The "ALAMO" [illegible]

Write for free booklet and name of dealer.

Atlas Belting Co.
160 Lake Street
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Swift
Safe and Silent
Pierce Motor Boats $75

Manufactured Complete by Pierce, the Pioneer Gasoline Motor Builder. 14 ft., Speed 7 miles, $75; 16 ft., Speed 7½ miles, $87.50

Pierce Motor Boats are noiseless, speedy and so simple the [illegible] stiff, strong and staunch. Motor works in the water [illegible] more than that of a [illegible]

We guarantee Pierce Motor Boats [illegible] part within Five years. 2 gallons of fuel will run [illegible] 15 hours. [illegible] nothing can equal these 14 and 16 ft. Pierce Boats. We make other boats [illegible] 40 [illegible] stamps and we will send our complete Motor Boat Catalog. Motor and Dory Catalog sent free.

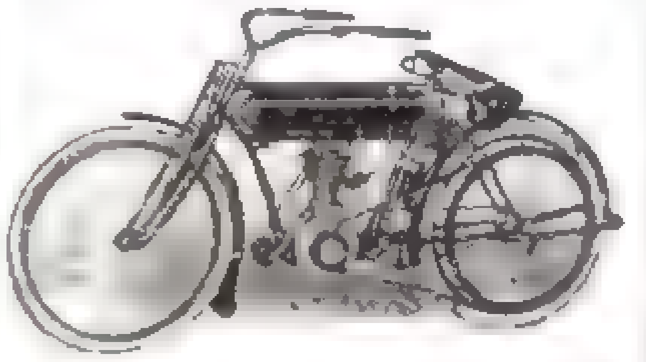
PIERCE ENGINE CO. Twenty-second Avenue, RACINE, WIS.

Siegel Cooper & Co., New York City, Eastern Representatives.

Missouri Mortgages
On high-grade farms pay good interest. Write for my list before making investments.
M. F. ROBINSON, Prest. Bank, Princeton, Mo.

Stamps Given [illegible]
2c postage — 1000 mixed foreign [illegible] 10 different foreign coins 15 [illegible]
TOLEDO STAMP COMPANY, Toledo, Ohio

The Yale For You



The Yale – 3½ H. P., V or flat belt drive $200 F. O. B. Toledo. Idler, extra, $5. Herz Magneto extra, $35

Speed: [illegible]

Power: [illegible]

Our Pittsburg dealer says [illegible]

Safety: [illegible]

Smoothness: [illegible]

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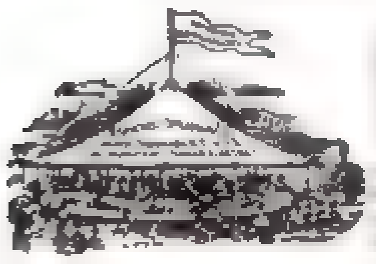
The Consolidated Mfg. Co., 1702 Fernwood Ave., Toledo, Ohio

Make Money From Others' Fun



Owners of our famous Merry Go Rounds are [illegible] $8,000 [illegible] yearly. It is [illegible] healthy [illegible] the [illegible] work, or is [illegible] heavy work [illegible] some money to [illegible] We [illegible] the Riding Gallery line from [illegible] power Merry Go Rounds [illegible] Write to-day for catalogue and particulars.

HERSCHELL-SPILLMAN CO.
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Every Motor Boat Owner Should Get This Free Book

This is the most complete book ever written on the subject of electric lighting for motor boats. We want every motor boat owner to have a copy, and have printed an edition which we trust is large enough to supply the demand. However do not delay, but write at once for your copy. You will find it interesting and profitable.

THE DAYTON ELECTRICAL MFG. CO.
Largest Mfrs. of Ignition Apparatus in the U.S.
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Ever Drive a Horse?

Trade Mark

The next time you buy a whip
ASK YOUR DEALER FOR BEALS'

"New Bone Rawhide Whip"

rubber lined from tip to butt. Warranted to outwear [illegible] Look for trade mark.

Best Whip in the Country for a Dollar.

Write [illegible] your dealer can't supply you

THE L. H. BEALS & SON CO., Westfield, Mass.

The ROCKAWAY COASTER

A Roller Sled for Summer Coasting.

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The Rockaway Coaster Co.
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Certified Public Accountants

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Recognized Accountancy School of the World

SHORTHAND IN 30 DAYS

Boyd Syllabic System — written with only nine characters. No "positions" — no "ruled lines" — no "shading" — no "word signs" — no "cold notes." Speedy, practical system that can be learned in [illegible] Chicago Correspondence Schools 728 Chicago Opera House Block Chicago, Ill.

The Essence of Convenience

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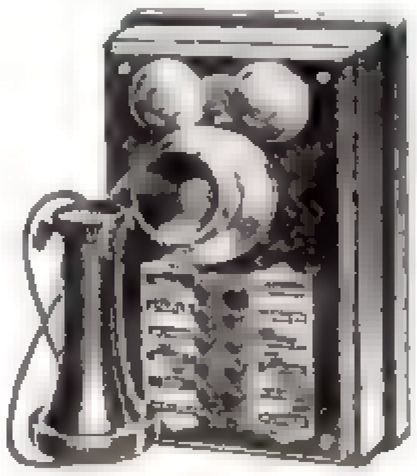
in the home. Such a system, including types of telephones suitable for every room, enables you, by simply pressing a button, to get in instant touch, from any part to every other part of the house, and the outbuildings, the stable and garage.

It obviates the necessity of tiresome stair climbing, when instructions are to be given to servants and tradesmen.

A reliable home telephone system is the greatest of modern conveniences. It is a time-saver which adds tone and dignity to the modern up-to-date home. Such a system calls for no operating expense.



Our Intercommunicating Telephones are of the same guaranteed efficiency as the celebrated "Bell" Telephones of which we are the manufacturers.

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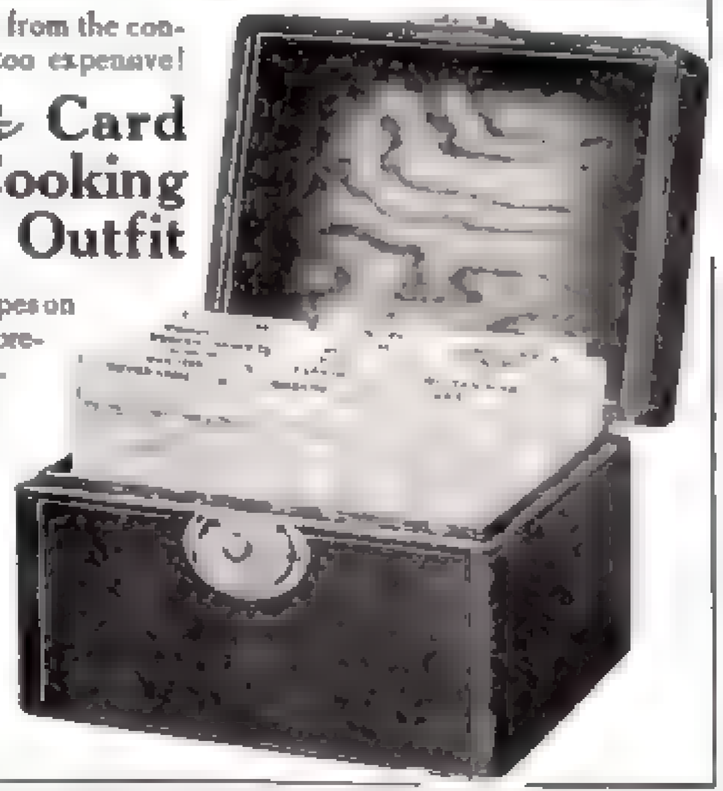
221 printed recipes on separate cards, prepared by a foremost Domestic Science teacher, Mrs. Alice Gitchell Kirk. Indexed by 19 subject guides. Three handsome outfits — in cloth, oak, or silver-mounted-silk-lined-leather — to suit every purse. At leading stationers, jewelers and department stores, or sold direct.



Write for descriptive folder No. 4673
and actual sample recipe, free!

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Rochester, N. Y., and leading cities everywhere.
Filing Systems that Simplify
Write for address of nearest "Y and E" Agency.

Fix or Mend It Yourself

Keep a Pair of

Utica Pliers

Something [illegible] every day that you, your wife, the maid or the man [illegible] a good [illegible] pair of UTICA Pliers you [illegible] UTICA Pliers are forged from the best grade [illegible] Designed to fit the [illegible] for Householder [illegible] Mechanics, Electricians, Linemen, [illegible] Teamsters, and Farmers. Produced in large quantities with the [illegible] Acknowledged to be the most efficient and durable.

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in the House. The Handiest tool for [illegible] Ask your Hardware or Supply dealer to show you our [illegible] Pliers and Nippers [illegible] Wire [illegible] We pay postage and refund money for any reason. "Plier Palmistry" is an interesting folder sent free on request.

UTICA DROP FORGE & TOOL CO.
DEPT. 21, UTICA, N. Y.

The first Derby made in America was a
C & K

Knapp-Felt
HATS for MEN

The superior excellence of Knapp-Felt derbies and soft hats is assured by over fifty years' experience in making fine hats in the C & K shop.

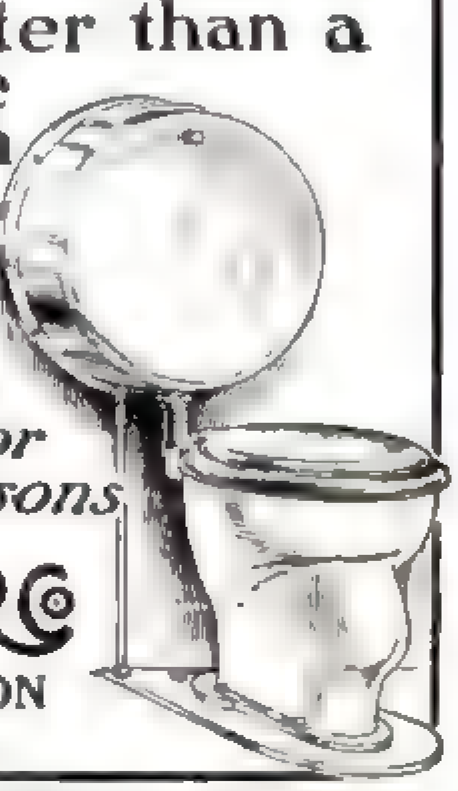
Knapp-Felt DeLuxe hats are Six Dollars, Knapp-Felts are Four Dollars, everywhere.

Write for The Hatman

THE CROFUT & KNAPP CO.
840 Broadway, New York

Why a Round China Tank is better than a square wooden one in your bath room

send for the reasons



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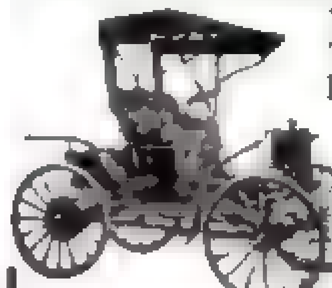

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Stamp Album with 538 Genuine Stamps, incl. Rhodesia, Congo, Tiger, [illegible] materials, etc., only 10c. [illegible] 8c. Agts. wtd. 50%. Big bargain list, coupons, etc., all Free! We Buy Stamps. C. E. Hussman Stamp Co. St. Louis, Mo.

My Dear Sir:

(And this is addressed to the gentleman who is now reading it.)

A man who is an acknowledged authority in the cigar business, recently said to a friend of mine: *"Shivers' Panetela Cigar is a good cigar—better than I expected, and for the life of me I don't see how it can be sold for the money."*

I will tell him, as there are no secrets in my business.

Re-orders—My cigars have to sell themselves. They are good enough to cause men, in constantly increasing numbers, to re-order them of their own volition, and they do.

As an instance: One firm in New York has bought from me during the past five years an average of over *one thousand cigars per month* for their own and their employees' smoking. The office of this firm, by the way, is within three minutes' walk of three of the best retail cigar stores in the world.

If I had to hunt up a new customer every time I make a sale it would put me out of business in a month, but re-orders, not once, but repeatedly, I must have and do receive in constantly growing volume.

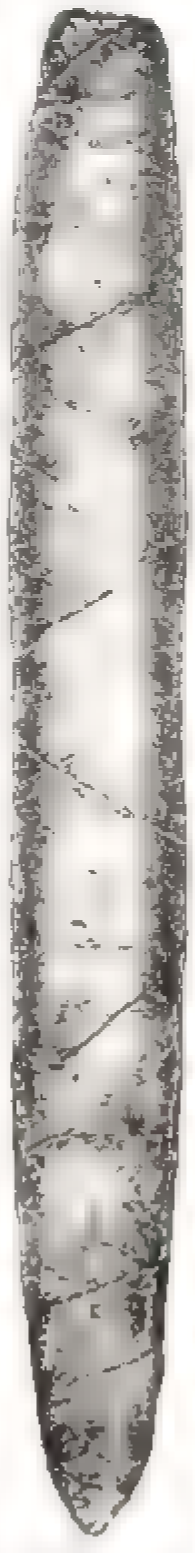
The result is I have built up a constantly increasing patronage. Incidentally I have sufficient standing orders for cigars, to be shipped on stated days of the month as they come around, to keep a small factory busy.

Every cigar that I make is sold direct to the consumer in lots of a hundred or more at wholesale prices (there are no discounts to dealers or clubs nor for any quantity) and is shipped from the factory in the best of condition without any rehandling.

I manufacture every cigar that I sell, consequently *know* exactly what is in them.

I do not retail cigars nor sell sample lots. It costs more to do so than to ship the original package, and in addition, one or two cigars is not a real test. Moreover, I might be charged with sending samples better than the goods prove to be. I ask smokers to give the actual cigars a fair trial, and if they are not pleased, to return the remainder. I can afford to take back a few cigars. I cannot afford to have any one displeased.

My theory at the start was that most men know and appreciate cigar values, and that they would sufficiently appreciate the difference between retail and wholesale cigar prices to go to the trouble of ordering cigars from me could I once induce them to give the cigars a fair trial. To get them tried—to get *you* to try them—is why I make my offer so broad and so liberal. What risk can *you* assume, provided, of course, that $5.00 per hundred is not more than you care to pay?



Shivers' Panetela
EXACT SIZE AND SHAPE

My factory is close to the business center of the third largest city in the United States. It is open to my customers and friends.

My Offer is: I will, upon request, send one hundred Shivers' Panetela Cigars on approval to a reader of THE SATURDAY EVENING POST express prepaid. He may smoke ten cigars and return the remaining ninety at my expense and no charge for the ten smoked if he is not pleased with them. If he is pleased, and keeps them, he agrees to remit the price, $5.00, within ten days.

In ordering, please use business letter head or enclose business card, and state whether mild, medium or strong cigars are desired. Write me if you smoke.

HERBERT D. SHIVERS, 913 Filbert St., Philadelphia.

TORREY RAZORS

HOLD THE KEENEST EDGE

This is our No. "136"—a perfect razor for any beard or face. Price $2.50 postpaid, if not at dealers. Other styles from $1.50 up—all fully guaranteed.

Ask for Torrey Razors and Strops and insist on getting them.

SEND FOR OUR CATALOGUE

Tells how to shave and how to care for a razor. Contains many good points that every shaver should know.

THE J. R. TORREY RAZOR CO.,
Dept. A, Worcester, Mass.
Established [illegible] and now largest makers of razors in the world

THE HONEYMOON

(Continued from Page 9)

married the wrong girl and I married the wrong man! *You* may be able to stand it, but I can't, and I won't! To you it may be a dream, but to me it's a nightmare. No, don't stop me now. You may as well know the worst. I suppose it will break your heart; it has almost broken mine. I have been fighting and fighting against it, but I have realized it every day since the Winstons left: *I am bored to death!*"

Oh, how he loved her for those words! But for the moment he was too astonished to say so, even if she had not gone on without pause, seeming to find a fierce delight in rudely awakening him from his dream, in exposing herself in all her naked wickedness. The words rushed out like water through a broken dam:

"I am tired of hanging about this dreary, drafty old ruin. I like you more than anybody in the world, but I am tired of seeing so much of you. I am tired of sitting on this hard stool looking sentimentally into the fire. I want to see some one else once in a while. I want to see my girl friends. I want them to see my pretty clothes. *They* would appreciate them. I want to go home, live like other married girls, in an apartment, if necessary, even a horrid, cramped, vulgar little bit of a one, if it only has a big porcelain bath and *plenty of hot water*. I could even stand steam heat—I haven't been warm since we came here. I want a home of my own, something to *do*. There's nothing here to do all day long except put flowers in vases and hear how much you love me. I have heard that already; I can take it for granted now. I want something else. I hate sewing. I hate embroidery, and these supercilious servants won't let me do anything else except order the meals and ring for tea, tea, tea! If I so much as touched a dust-cloth Mary would give notice. If I raised the window to air my own bedroom Susan would remind me with her eyebrows that Lady Harriet didn't do that. I want to go home, I want to go home!"

There was a pause; in fact, a ghastly silence.

"I," said Peter in a daze, trying to adjust himself to this topsyturvy world—"I—I am surprised."

"I knew you would be," she said, weeping now and hiding her face, "but the truth had to come out some time. Think of what it means to me! I know I am spoiling your life. You are so noble, so kind, so good—but I am falling out of love with you every minute. I always told you I didn't deserve this great happiness, Peter."

He looked at her a moment in silence, then said: "And I thought that I was making you completely happy!"

"That is just the trouble," she went on, with sobs of shame; "you are always making me so happy, so uncomfortably comfortable. You are always asking me if I am not 'in a draft, dear?' I ought to like it, but *it is getting on my nerves*. You are always stuffing sofa-cushions behind my back; I appreciate it, but sometimes when you leave me—which isn't often—I throw the hateful things across the room. I don't love you as you deserve to be loved, and I can't. I'm not going to pretend any longer. It's killing me. I'd rather separate. I'd rather go back to my father's home before it is too late to correct this ghastly mistake. I always said I hated marriage. Well, I hate my own marriage. I hate myself, I hate *you!*"

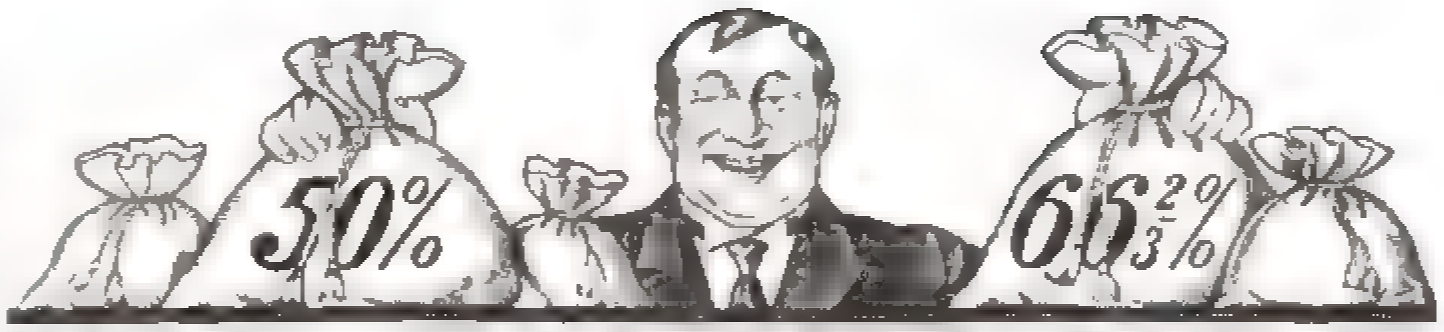
He had not supposed it was quite as ghastly as all that, and, being a fatuous male man, he began to feel genuinely alarmed. "Do you mean that I am not the right one, after all?"

"I don't see how you *can* be! I would *enjoy* all this if you were—just as you do, poor dear."

She, too, had her heavy handicap of "ideals."

"Sylvia!" he cried, seeing a ray of hope and taking a bold step toward her, "I *am* the right man, we *are* well mated, and I'll prove it." He paused, and drawing himself to his full, proud height, added triumphantly, "*I, too, am bored to death!*"

In dumb amazement she gazed at him with ever-widening eyes, while he plunged on recklessly—and into his voice there came the clear, exultant note of a soul set free: "I am so bored that I can't think, can't sleep, can't see straight; so bored



BIG DIVIDENDS

NEXT-Winter and EVERY-Winter dividends so delightfully large that they really represent an investment paying from 50% to 66⅔% every year, are not merely summer drafts from the Bank of Dreamland. The Peck-Williamson UNDERFEED Heating System—applied to Warm Air Furnaces, Steam or Hot Water Boilers—gives to those about to build, and to owners of gluttonous coal eaters and unsatisfactory heaters, the unequalled opportunity to secure cleaner, more even heat at less cost than is provided by any other system ever devised. NOW is the time to prepare for the enjoyment of the greatest possible health-promoting economy, for the

Peck-Williamson Underfeed
HEATING SYSTEMS
WARM AIR Furnaces - STEAM AND HOT WATER Boilers
Save ½ to ⅔ of Coal Bills

Cheapest slack—stuff that would smother fire in an ordinary heating plant—yields as much clean even heat in the UNDERFEED as would highest priced anthracite. The difference in cost goes to you. An UNDERFEED heating plant adds to the renting or selling value of any house because of the decreased cost of heating. As all fire is on top, smoke and gases—usually wasted—are burned in the UNDERFEED and turned into more heat units.

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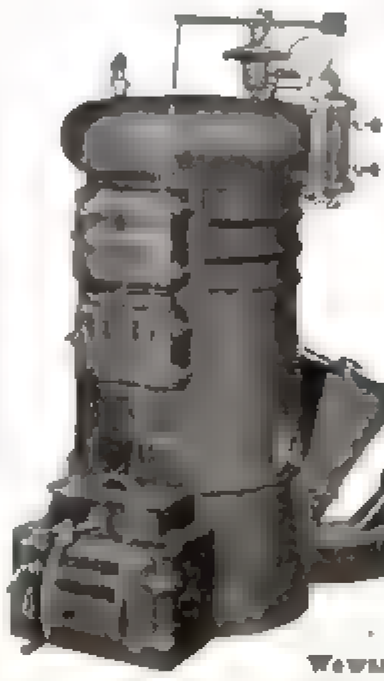
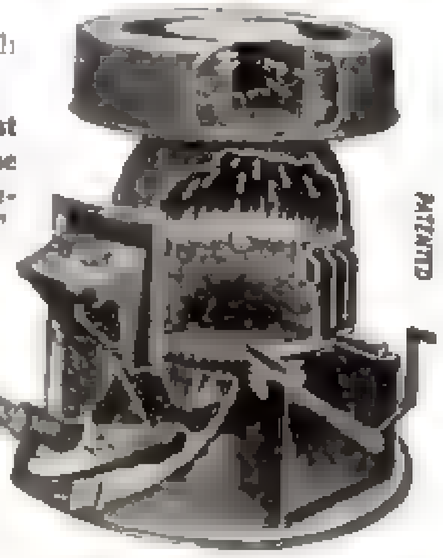


A. K. Bailey, publisher of the Decorah (Ia.) Republican, writes us:

"Compared with my hard coal bill of last year, I find that my UNDERFEED has saved me about $40 for the winter. With more economy, I might have saved another $10 sure."

If all our testimonials which ring as cheerfully as this Iowa echo were published, they'd make a book as big as an encyclopedia. We'd like to send you a lot of fac-simile letters and our Underfeed Booklet for Warm Air Furnaces or Special Catalog for Steam and Hot Water Boilers.

Heating plans and services of our Engineering Department are yours—ALL FREE. Write TO DAY, giving name of local dealer with whom you prefer to deal.



THE PECK-WILLIAMSON COMPANY,
329 West Fifth Street, Cincinnati, O.
We want Furnace Dealers, Hardware Men and Plumbers to write at once for our New Selling Proposition.

THE STANDARD PAPER FOR BUSINESS [illegible]

OLD HAMPSHIRE BOND

The office and the furniture make an impression. The clothes and the personal appearance make an impression. Old Hampshire Bond conveys the sort of impression which all these things, at their best, produce. It is as lasting as paper can be made, and as elegant as business paper ought to be made.

That it pays always to use OLD HAMPSHIRE BOND for commercial stationery is the testimony of prudent business men. Prove this for yourself—let us give you the OLD HAMPSHIRE BOND Book of Specimens. It contains suggestive specimens of letterheads and other business forms, printed, lithographed and engraved on the white and fourteen colors of OLD HAMPSHIRE BOND.

Hampshire Paper Company
The only paper makers in the world making bond paper exclusively
South Hadley Falls, Massachusetts

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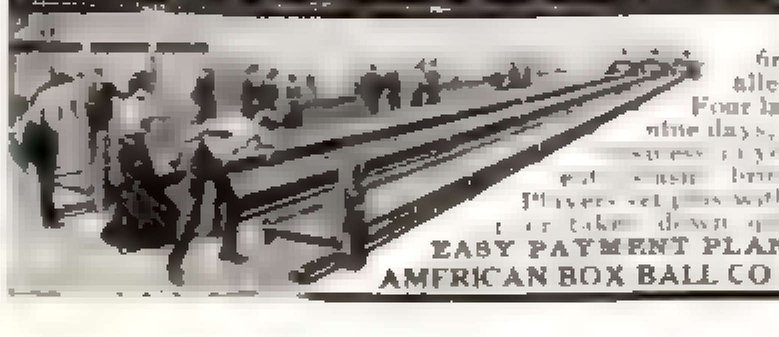
HOW YOU CAN EARN $300 OR MORE A MONTH



One bowling alley costing $150 took in $613 the first fifty-seven days at Sullivan, Indiana. Two other alleys costing $385 took in $1,372.95 in five months. Four large alleys costing $840 took in $1,845.20 in fifty-nine days, more than $900 a month. Why not start in this business in your own town? Both men and women engage with enthusiasm, bring their friends, form clubs and play for hours. Players set pins with every [illegible]. Alleys can be set up or taken down quickly. Write for illustrated booklet explaining EASY PAYMENT PLAN. Send for it today.

AMERICAN BOX BALL CO., 1304 Van Buren Street, Indianapolis, Indiana

$1 PER BOX
Wunderhose
WARRANTED TO WEAR

WUNDERHOSE will outwear your expectation—they have the quality to do it. They come out of the wash week after week as free from holes as the day they come out of the box.

The inimitable **WUNDERHOSE** process of interknitting linen and soft yarn into the toes, heels and soles of each stocking and sock is the remarkable achievement that renders them virtually wear proof.

The price is attractive, but it's quality for the price that makes it so.

[illegible] Wunderhose [illegible] four [illegible]

MEN'S WUNDERHOSE [illegible] 4 [illegible] four [illegible] $1.00 per box

CHILDREN'S WUNDERHOSE [illegible] 4 [illegible] four [illegible] $1.00 per box

WOMEN'S WUNDERHOSE [illegible] 3 [illegible] $1.00 per box

[illegible] **WUNDERHOSE** [illegible]
WUNDERHOSE [illegible]

WUNDERHOSE [illegible]

FREE—WONDER BOOK—Write to

CHATTANOOGA KNITTING MILLS
22 Bell St., Chattanooga, Tenn.

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GLOUCESTER
BED HAMMOCK

For Porches, Verandas, Lawns, Tents and Indoor Use

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that *I don't even enjoy my meals!* Now you know why I've been so silent, so depressed. You may think *you* are bored—but, oh, Sylvia, if you only knew how *I* feel!"

She hesitated no longer but rushed toward him wildly. "Peter!" she cried, with outstretched hands, "how congenial, how perfectly congenial we are." It does not take women so long to adjust themselves (intuition perhaps).

He gathered her eagerly into his capable arms. "Sylvia," he whispered, holding her close, "let us give up these confounded ideal surroundings; let us go home where we belong and begin life anew!"

There was a moment's interval while they began life anew on the spot.

"And do you really mean," she sighed contentedly, "that you are sick of mooning before this awful fireplace?" It seemed too good to be true.

"Sick to death of it," he whispered passionately as he drew her to him again; "your head against my knee always put my leg to sleep."

"Oh, you darling," she cried, kissing him ecstatically, "it always gave me the dreadfullest crick in my neck."

They looked at each other with a new interest, so fascinated that they scarcely seemed aware of the entrance of the austere English servant bearing tea.

Then, full of a strange peace, they took their places before the congenial fireplace, while the wind howled romantically about the mossy gables of the charming old manor-house.

. . . .

"It all goes to show," said Peter, as side by side they sailed back for their own country, their own tribe, their own work in the world—"It all goes to show that we were meant for each other from the beginning. Doesn't it, dearest?"

"Well, at any rate," said Sylvia, smiling up into his face, "we are meant for each other to the end. So we'd better tell the truth along the way."

THE VOICE IN THE RICE

(Continued from Page 19)

"Tell me," I said, "what does a young man do in this part of the—in this country," I corrected, "for a career?"

"That young man," said Sir Peter, "does nothing but grow a little bigger and a little handsomer every year. As a child he aroused great expectations among his discerning elders." Sir Peter's lips went very wry and bitterish. "And he has grown up, of course, the most disappointing of his generation. He is accomplished, clever enough, morally so-so, more charming personally than not, ornamental, and perfectly worthless."

Sir Peter's words cheered me. I am not able to state just why

At the landing a very beautiful girl, dressed for tennis, was stepping out of a canoe. Her paddler, a short negro of great power, surly and taciturn-looking, backed his canoe and shot off in the rice. I was presented to Miss Stevens of the Heronry. She seemed to have less eyes than the rest, and to express herself with more sense and less banter. I could see that Sir Peter was fond of her and really listened when she spoke, though for young ladies, as a rule, he had very vague ears, but a very well-defined line of thought, mocking and deriding them to their faces quite masterfully, but without offense. He spared us, for instance, one of his usual introductions, which made all parties concerned, except himself, fidgety.

"Miss Stevens," he said very gravely, "this is Mr. Bourne. I'd like you to like each other, because I like you both."

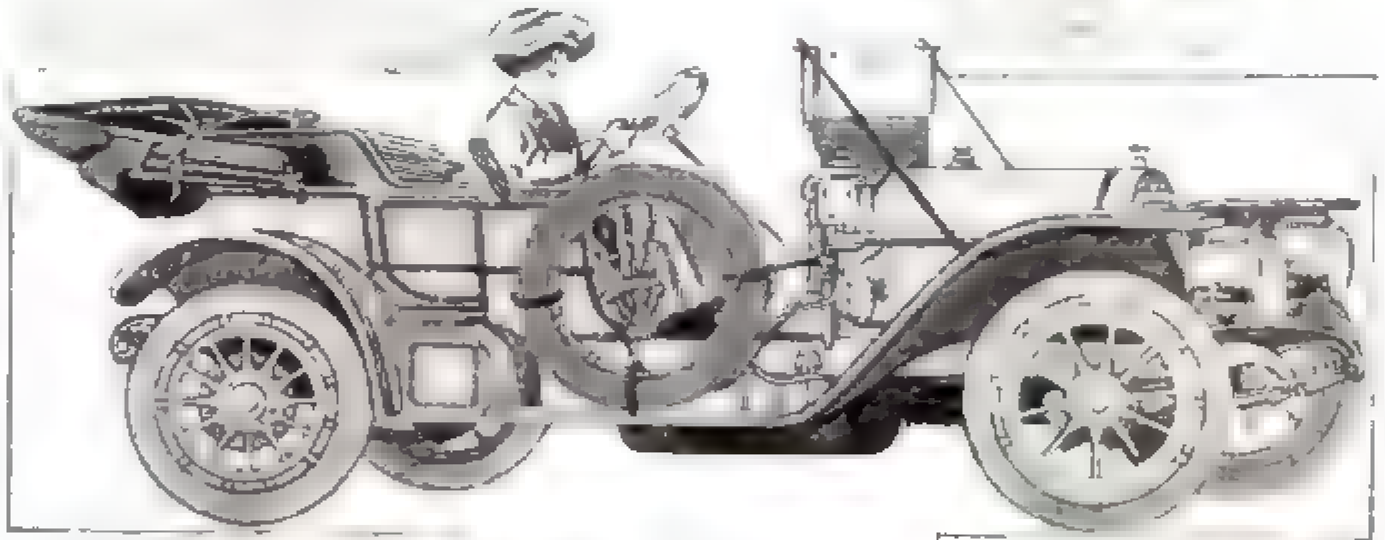
She looked at me with steady blue eyes, very much, I imagine, as Priscilla used to look at young men when they were presented. And I remember I thought to myself, "That is the way Mary Moore would look at one, only not so much so."

We strolled part way back to the court with her, and it was arranged that she should take tea with Lady Moore that afternoon, and that, if I felt very strong and careful, I should take her canoeing in the cool.

Then, being a little late for our appointment with Lord Nairn, we hurried to the landing and embarked, Sir Peter muttering rather than remarking: "One of the

Stearns

The white line radiator belongs to the Stearns



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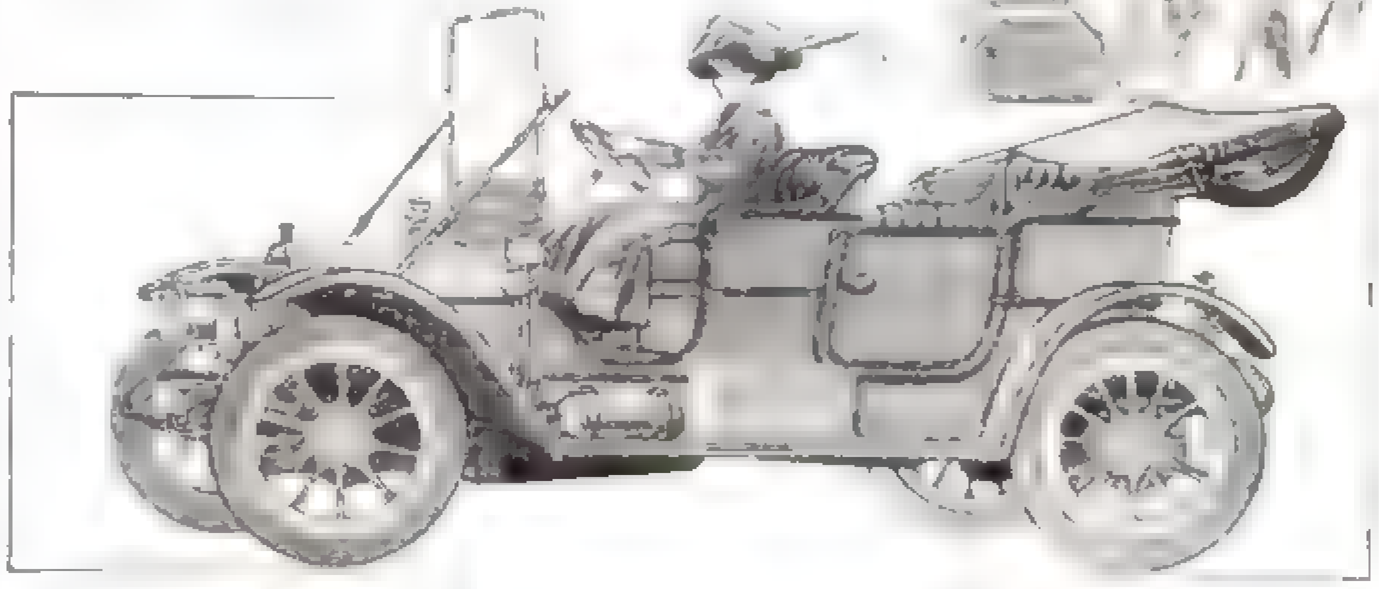

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few who make the whole race of man inferior to woman. One of the few."

"Sir Peter," I said, "I don't like one custom here. I suppose it's all right, but I don't like it."

"What?" he asked

"The way you trust your negroes," I said. I was thinking of the surly, taciturn black who had managed Miss Stevens' canoe for her.

"There have been," said Sir Peter, "only two cases of what you refer to in my memory. For one thing, our negroes have always been slaves: they have never enjoyed that half-baked liberty through which the poor wretches of the States are passing; for another thing, our laws upon that subject are calculated to restrain any one but a maniac."

"What is the law here?" I asked

"A law," said Sir Peter peacefully, "must be framed for the class or race which is to break it. For instance, shooting would have no terror for me—that is to say, no insurmountable terror; whereas hanging would. Now a negro, if convicted of the crime which we are discussing, is condemned to death; but he never knows at what moment he is to die, or where, or how. Nor would the other negroes know how, or when, or where. He would be taken into a certain building where the blinds are always closed, and not even his body or any fragments of it would ever be seen to come out. You see this form of punishment works upon the superstitious portion of the negro mind, and," said Sir Peter forcibly, "he *dare* not. But for the rest, the canoe-men are not chosen at haphazard. They are a fine lot." He flung some words of "sea-coast" back to Coffee Pot in the stern, and the latter burst into excited speech and laughter; even ceased paddling so as to slap his great thighs.

"There, you see," said Sir Peter; "I said, 'Is it true, Coffee Pot, that you are an unusually fine fellow?' And even your ignorance of our jargon cannot be deceived as to his answer. No," he concluded, "you don't get to be a canoe-man hereabouts until you are a thoroughly fine fellow. That man of Miss Stevens'—Yap—would jump overboard among moccasins to rescue her handkerchief. They are all householders and family men."

"At once slaves and householders?" I asked

"We make it easy for our slaves to acquire and hold property," he said. "In many cases it amounts to freedom. And general prosperity is made to reflect upon the meanest of them. Food and clothing, with which their labors are rewarded, vary in quantity and quality exactly as the times are good or bad. Indeed, I think ours is the prettiest example in the whole wide world of capital and labor living on polite and gracious terms."

"Still," said I, "they *are* slaves."

"Not if they don't *know* it," said Sir Peter. "Are you, my dear sir, a slave to some almighty power that made the world, or are you not?"

"I am not at all conscious that I am," said I.

"Nor I that I am," said Sir Peter. "But maybe we are, sir. Don't I hear a canoe off to the right?"

Some distance off upon some other canal through the rice a canoe was rasping along. I heard one word of "sea-coast" spoken, and my heart commenced to thump against my ribs.

"It's Miss Moore," I said.

Sir Peter gave me a puzzled look.

"How do you know?"

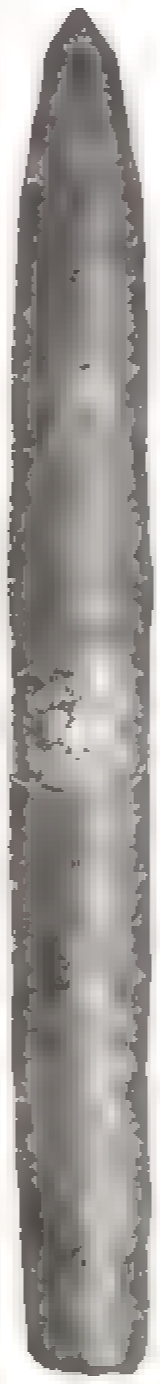
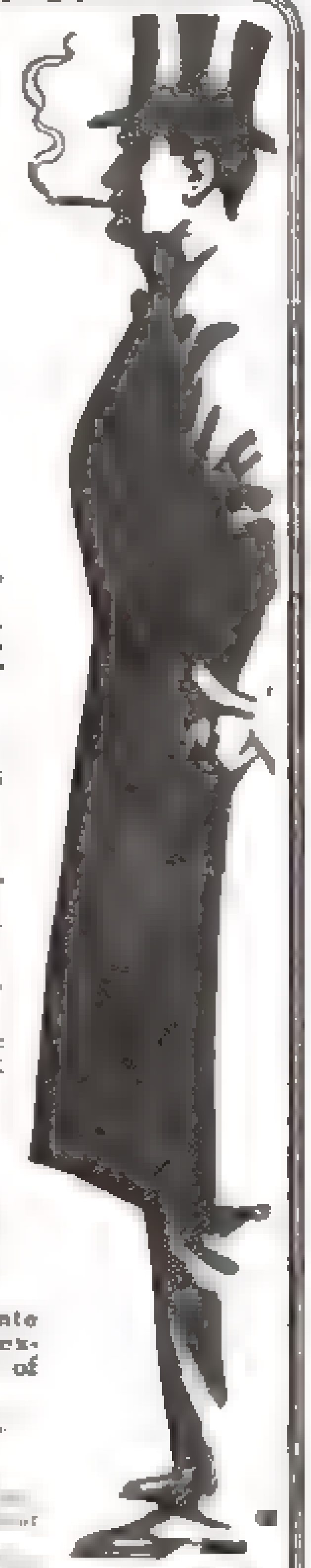
"I've heard her voice once before," I said. "There's no mistaking it."

"Well," said he, "we've no time to stop, even for greetings. As it is, Lord Nairn may be impatient with us."

"But," I said to myself, "at least that young Shirley is not in that canoe this time," and I caught myself hoping that Mr. Santee Moore, himself, was his daughter's companion.

"I am mighty sorry," said Sir Peter presently, "that they were not at the house. But Mary Moore comes and goes, sir—she comes and goes."

(TO BE CONTINUED)

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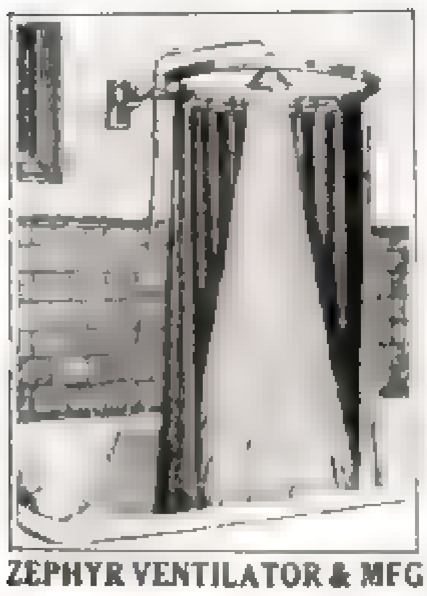

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MONEY AT INTEREST

(Continued from Page 17)

sun. This brings changes of season, rotation of crops, differences in trade and income. To get through dull months, one class of people trade future goods for present goods at a discount with another class whose business is brisk at the moment, and in a few months more trading is done the other way. This being so, it is interesting to look about the solar system and see what yield we might get on the price of our Shakspere folio on other planets. The most profitable place for investment would be the little planet Mercury, whose year is only eighty-eight of our days. Between 1623 and 1886 our five dollars, doubling fifteen times on the earth, would have doubled fifty-seven times on Mercury, where more than a thousand years have gone by. Today it would exceed that prodigious fortune we piled up for Adam. The very poorest solar investment would be on the mighty planet Neptune, where about a year and a half has gone by since 1623, and our five dollars would have earned only thirty cents.

The sad defect of ideal interest is, however, that it seldom or never happens over long periods of time. Was it one of Mr Wells' novels in which the hero wakes, after sleeping a century or so, to find himself owner of the world as a consequence of a little capital invested for him under trustees? Human probability is against such investment. For ideal interest is an intricate chain, and in real affairs Fate intervenes, destroying it with one weak link—a speculative hazard of capital, a worthless security, an absconding trustee, a fool in the family. With a modest chain like Franklin's, as we have seen, one simple change in the industrial system was enough to check growth.

The Thrifty Hohenzollerns

"Three generations from shirt-sleeves to shirt-sleeves" is a truer measure of the growth of mere money than any tables of percentage. Even money backed by great estates, princely position and the law of entail will not grow at the ideal rate. In all Europe but one family has carried its fortunes safely over a few centuries—the Hohenzollern rulers of Germany. Coming of thrifty Swabian stock, they have had only one fool in the succession in nearly a thousand years, and he served a useful purpose in augmenting the family fortunes because, being vain, he spent a little money for the title of King of Prussia at a time when it could be picked up cheap, and thus took a liberal discount on magnificent future goods. But the Hohenzollerns are exceptional in history, with their thrift, which has never degenerated into a diseased love of money, and their rigid practice of bringing up each member of the family in some useful trade.

When it comes to ideal interest in real life, we have the Chicago professor's calculation that the twenty-four dollars paid for Manhattan Island in 1626 by Peter Minuit would by now have grown, at seven per cent interest, to above four billions. The island is today worth practically that much in assessed valuations, which are real enough. But it belongs to somebody else! The Minuit family could never have held it, nor a corresponding money investment. Somebody would have been foolish, or dishonest, or a gambler. One man may start such a golden chain, but one may also snap it; and a true miser in the succession, hoarding money instead of keeping it at work, might have done this as effectually as a gamester.

Moreover, there are outside forces at work against such a chain. For example, while the British well-to-do classes receive fully six hundred million dollars a year on their investments, the British treasury is constantly appropriating one dollar in every six, because more than a hundred million dollars is paid annually in death duties on estates.

By the ratios of compound interest it ought to be perfectly feasible to step round to a savings-bank this afternoon, deposit five dollars at perpetual interest, and hand the world over to your descendants five hundred years hence. The fact that this won't work out, however, should never discourage anybody from profiting by

5,000 Merchants

throughout the United States are now profitably handling the agency for Strauss Brothers' National Tailoring Service. This announcement is intended to interest 300 more up-to-date dealers in cities and towns where we are not now represented to supply the growing demand for our high-grade made-to-order clothes. For a number of years our magazine advertisements have been published with the idea of letting the public know about the good clothes we make to order. We have told of our wonderful system of bringing to every man, no matter where he lives, all the advantages of the finest metropolitan tailoring at $20.00 to $40.00 for a made-to-order suit or overcoat—prices no higher than for so-called better grades of ready-made clothing. We have succeeded in gaining thousands of new, satisfied customers.

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compound interest, here and now, on his own account.

In 1861 a man went into a Cleveland bank and deposited $130, following with subsequent deposits that soon ran up a balance of $474. Then he drew out $450, leaving only $24 in the bank. A little later he came back again and deposited $394, making a balance to his credit of $418. From that time on he never put another dollar into the bank. The old passbook shows nothing but a record of withdrawals. Yet up to 1902, thirty years after making his final deposit, this man had drawn from the bank $573, in addition to which he had a balance there of $1500.

Another type of interest met in real life, and useful to every one borrowing money on a small mortgage to finance a home is diminishing interest, a highly-respectable force.

Having purchased a home, for example, you borrow $1000 from the bank, agreeing to pay six per cent interest, in payments of $10 a month, until the loan is canceled. Not only banks but many building and loan associations credit your monthly payments on the principal only, so that, while the latter is reduced each month, the interest remains at $60 a year until the whole account has been closed. In other words, from the outset you are paying interest on money that has been returned to the bank, and toward the end of the transaction, when, perhaps, your debt on the original money loaned is only $100, you are paying six per cent interest on the original thousand. When principal is all paid there still remains an interest accumulation to be cleared off.

The Diminishing-Interest Plan

Some building and loan associations now lend money to their members on a basis of diminishing interest. That is, each monthly payment reduces interest as well as principal. Under such a plan a loan at six per cent, paid off punctually in installments, really comes to less than four per cent. To illustrate:

A straight bank loan of $1000, at six per cent, payable in monthly $10 installments, would take eight years and four months for payment of principal alone. By this time the accumulated interest would have grown to just $500, so that the whole transaction would not be finished until four years later, even if no interest is paid on the interest. Total time, twelve years six months. Total payments to the bank, principal and interest, $1500.

With a diminishing-interest loan on the latest building-and-loan lines, however, the principal and interest are massed together in a single dwindling total, and reduced each month as an installment is paid. One of the New York associations has had an exact table of this diminishing interest computed by an expert, so that any member may see the exact amount he owes on his mortgage at any stage in its payment. The following figures, taken from this table, show the first ten payments on a $1000 mortgage, as well as every twenty-fifth payment thereafter to extinction, and reveal how rapidly diminishing interest scales down a debt:

Payments	Applied on Interest	Applied on Principal	Total Still Due
1	$5.00	$5.00	$995.00
2	4.98	5.02	989.98
3	4.95	5.05	984.93
4	4.92	5.08	978.85
5	4.89	5.11	973.74
6	4.87	5.13	968.61
7	4.84	5.16	963.45
8	4.82	5.18	958.27
9	4.79	5.21	953.06
10	4.77	5.23	947.83
25	4.36	5.64	866.11
50	3.61	6.39	717.52
75	2.76	7.24	541.75
100	1.80	8.20	351.72
125	.71	9.29	132.82
138	.09	9.91	7.75

Thus, one more payment of $7.75 extinguishes the mortgage, which is paid off in one year less, and has absorbed only $1387.79 altogether. On a $5000 mortgage there would be a net saving of at least $560.

Editor's Note — This is Mr. Mappelbeck's concluding article on money at interest.

The Day After Tomorrow

SOME people live only for today, some wiser ones provide also for tomorrow—but the thoughtful man is the one that is saving for the "day after tomorrow." A little money in a bureau drawer is a good thing, a little more in the bank is a better thing—but a definite compelling saving plan that saves $10 a month or more is the very best. It is this we have to offer you and your money earns 4½% from the day that we get it. The security is guaranteed first mortgages on New York City real estate—the safest thing there is.

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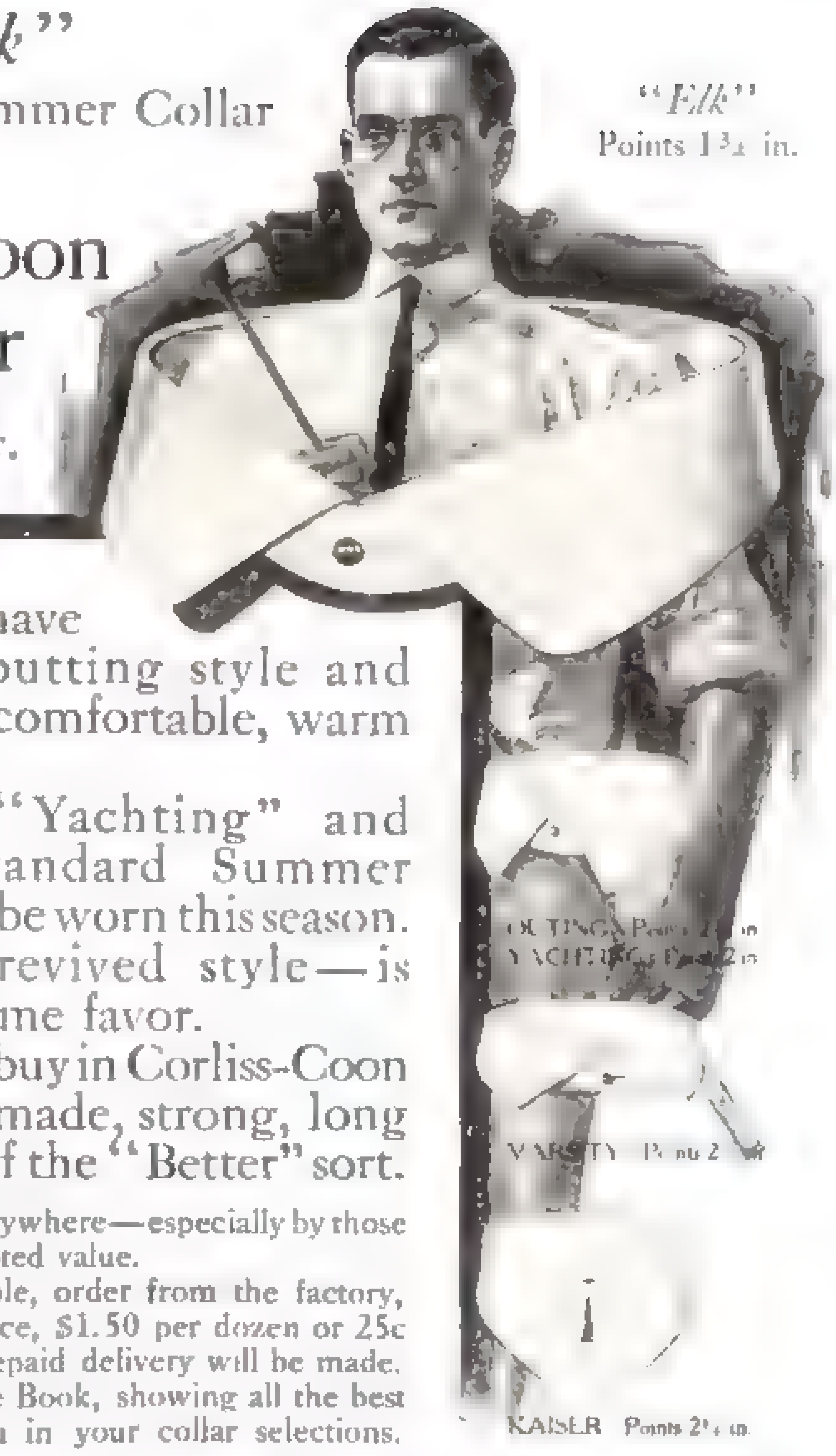

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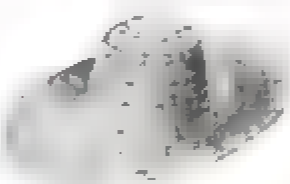

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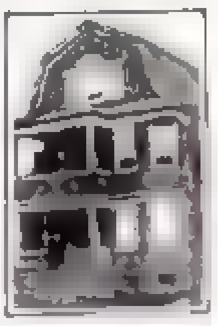

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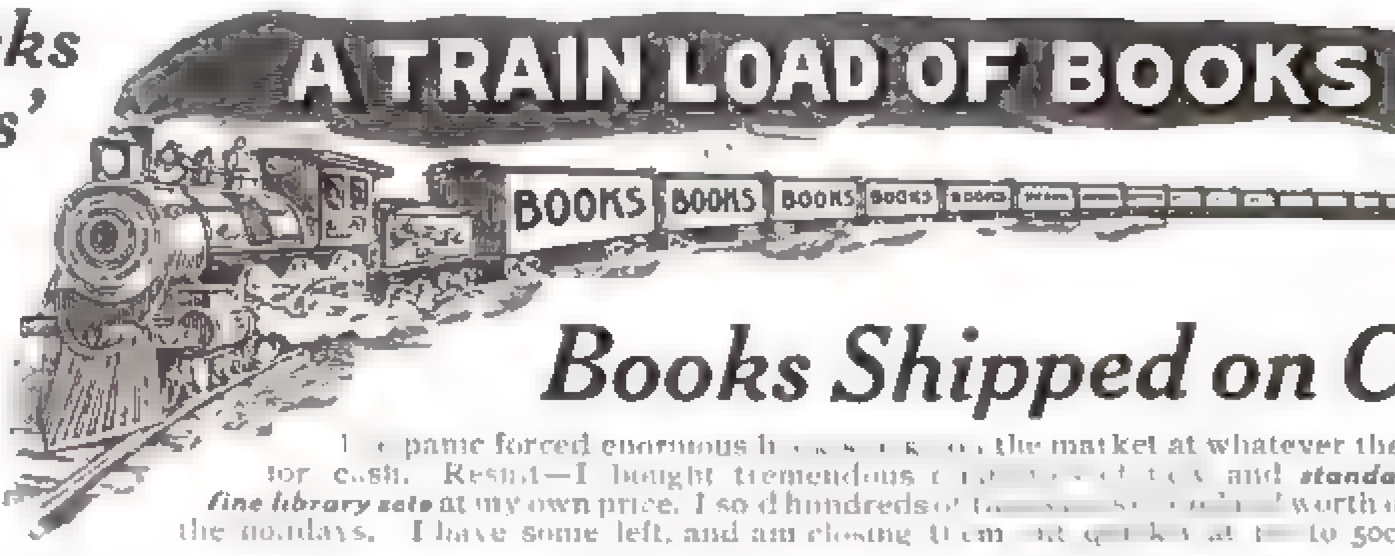

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THE JEWEL SMUGGLERS

(Continued from Page 23)

buyers through Europe at his discretion, was unique. There had never been a man in the Government's secret service clothed with so much independence and authority in warring on jewel smugglers, and there came to be a magic in the mere mention of his name that had a terrifying effect upon the guilty. But very few of the smugglers went to prison

Much of the Special Agent's time was occupied in shadowing, not the men in the trade, but wealthy people who made the European trip for pleasure. One of his first large "private cases," as they are called, was that of a rich American woman. This woman had spent the spring of 1899 traveling about through Europe, and in Paris had met an American friend, a New York banker, who had spent much time during his visit there in her company.

The ubiquitous Agent was in Paris, too, that spring. He was keeping an eye on all the rich American tourists. If an American who seemed to be a person of large means chanced to go into a jewelry store he was pretty sure to hear about it before very long and would lose no time in finding out just what that gilded American had bought there. There was not an American millionaire in Paris who was not on the Special Treasury Agent's list. He lived at the heels of plutocrats. He acted on the assumption that they were all guilty until proved innocent, and he shadowed them as persistently as if they were a pack of thieves about to descend upon their native country with blackjacks and jimmies

The banker-friend of this particular American woman had a good deal more money than his own needs required, and sometimes the surplus caused him a good deal of worry. One day she was strolling with him through the Rue de Châteaudun when their attention was attracted by some unusually beautiful pearls in a jeweler's window. They were fashioned into a necklace. She gave an exclamation of delight at the sight, for it seemed to her it was the finest necklace she had ever seen

"You like it?" said the banker and immediately he opened the jeweler's door and they went inside. The necklace would cost one hundred and seventy-five thousand francs, but the banker didn't stop to haggle over the price. He bought it on the spot, and then and there presented it to her.

A few days later she sailed for New York, and the Special Agent, who had heard about the purchase of the necklace and knew just what had been paid for it, came back on the same steamer. After arriving at the American Line pier in New York and after she had declared some of her baggage and was about to leave, she was stopped by inspectors, and a handbag she carried was taken from her. Inside it was the necklace and also a corsage-ornament of diamonds, besides other pieces of jewelry, all appraised later at fifty thousand dollars.

In these private cases the Government never brings a criminal prosecution, never demands the triple penalty of three times the value of the forfeited goods, and often even neglects to forfeit the goods, being satisfied with merely the payment of the duty. The reason for this leniency is a mystery to the jewel dealers, who would like to know why it is that they are sent to prison when caught smuggling, while rich tourists are allowed to go free. But this woman did not escape with her jewels. They were confiscated. A little later she brought suit for their return.

Her lawyers based their case on two points. They did not attempt to show that the jewels had not been bought abroad, but one contended that, as she herself had not bought them, but had received them as gifts, they came under the free list. The other lawyer's point was that, although she had already declared her handbag, she had a right to take her time before declaring the contents of it, providing she did so before leaving the pier, and that she had not been given sufficient opportunity before the jewels were seized. They convinced the jury that they were right, but the Government carried the case to the Circuit Court of Appeals. There the first lawyer's contention was dropped, and the second man was beaten. The jewels were sold, and the

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Special Agent's personal profit from the transaction amounted to more than ten thousand dollars.

Another hard-fought case was over a pearl-and-diamond necklace that was valued at twelve thousand eight hundred dollars, which belonged to a Philadelphia woman who had bought the necklace in Paris, and returned with it to America, in July 1902. On the steamer was the irrepressible shadow Agent.

On the pier at New York, after finding that the woman in question had not declared the necklace, he stepped up to her and demanded that she return with him to the steamer. There the necklace was found under a lace collar that she wore and was seized.

The woman brought suit at once for its recovery. At the first trial of the case the court decided against her, and the necklace was forfeited. But on appeal the decision was made that as she had declared her wearing apparel with value unknown while she was on the steamer, she had a right to declare the necklace specifically after reaching the pier. So she got her necklace back.

Not quite all the honors of the warfare on jewel smugglers have been monopolized by the Special Agent. Another man who has acquired a reputation, though by no means as great a one in that line of work, is Inspector Timothy Donohue, known as the man who can smell jewels at any distance. On the New York piers he is called Tumbling Tim, because of his method of falling against incoming passengers, as if by accident, and at the same time running his hands over their clothing to see what they may have concealed about them. Tumbling Tim has learned through long experience that a jewel smuggler can never be searched too thoroughly. Jewels are the easiest things in the world to conceal.

A few years ago a Maiden Lane importer's employee brought in diamonds in a piece of soap, which had been cut open, hollowed out and skillfully put together again. He was searched, but the stones were not found until a passenger on the same steamer disclosed the secret to the inspectors.

Recently a Frenchman of a Paris firm was found selling imitation pearls in Providence that were supposed to have been made by a new process. His prices were too low for any other dealer to match, and his rivals began to be suspicious. On his next arrival in this country he was arrested and his baggage was searched. Concealed in six bicycle-tires were found two hundred and twenty thousand imitation pearls. The pearls were forfeited and he was allowed to go back to Europe.

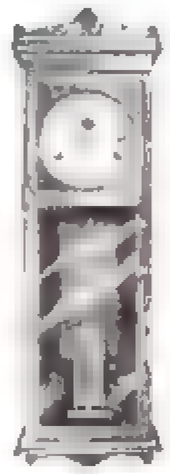
One day, in the summer of 1908, word came from abroad that an American, accompanied by his wife and child, a little girl, had been buying diamonds in Amsterdam. When he arrived in New York he and his wife were stopped by the inspectors and searched. The stones were not found. But it was noticed that the child was holding a doll with grim determination, and one of the inspectors grabbed it. The child set up a wail of dismay, but, ignoring her protest, the inspector ripped the doll open and found inside of it gems that were worth five thousand dollars.

To return to the Special Agent. As a result of his warfare on the private smugglers an immense amount of influence was brought to bear on the Government to get rid of him. Millionaires who had been dogged by him in Paris, millionaires whose wives had been arrested by him in New York, men close to affairs at Washington who had been brought into unwelcome contact with him on their return from vacations abroad, all combined for his overthrow. All kinds of charges and innuendos were brought against him.

And at last his enemies won out. The grounds on which he was dismissed from the service have never been made public, but it was not long before he was back again in his old place. Immediately the fight against him was renewed, and, in 1907, the Treasury Department again dispensed with his services. It is impossible to judge the reasons for this action, because, beyond a few Government officials and the Special Agent himself, nobody knows what they were. But he was a great detective, that former salesman, and the smugglers have never known his equal.

Editor's Note — This is the third and last of a series of papers by Mr. Bacon and Mr. Willson on precious stones, where they come from, how they are sold, and what else happens to them.

The Stromberg Chronograph



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[illegible] **General Office Work** it will guard against mistakes, disputes, delays [illegible] as far as time is concerned

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[illegible] the attached coupon, marking [illegible] you are [illegible] we will [illegible] complete information, [illegible] the Chronograph, [illegible] how it will [illegible] the work [illegible] and at the same time [illegible] time recording device.

STROMBERG ELECTRIC MFG. CO.
23 South Jefferson St., Chicago

Stromberg Electric Mfg. Company
23 South Jefferson Street, Chicago, Ill.

Please send me [illegible] use of the Stromberg Electric Chronograph [illegible]

☐ Employes' In and Out Recorder
☐ Factory Time Cost Keeping
☐ General Office Purposes
☐ [illegible]
[illegible] line any other use desired)

Write Name and Address on the Margin.

Not at Your Expense but Mine—a Fox Typewriter in Your Office

The reason is—I want you to know how good and how **different** the Fox Typewriter is.

That's why I'll send a Fox Typewriter to your office, absolutely at my expense, prepaying all charges.

Give it every hard test you can think of—compare it with **any** and **every** other machine.

Maybe you've had typewriter troubles.

I spent years perfecting my Fox inventions so as to avoid every flaw and weak point in other typewriters. And I **did** avoid them all.

That's why the Fox, with the hardest Trust competition, is making good everywhere with keen-thinking business men and selling all over the civilized world.

It is one typewriter that's absolutely right in those vital parts—the **type bar and hanger.**

On the Fox, the cone bearing is wide and the bar heavy. It is adjustable to take up all wear. That means no wearing down—perfect alignment for years and years.

You can buy two [illegible] lengths—and change them at will. You write with two colors on the Fox, and you do not have to touch the ribbon from the time it goes on until it is worn out.

[illegible]

Use the Fox for any purpose; letter writing, invoicing, billing, tabulating, stencil cutting and heavy manifolding. One Fox machine does all of these things perfectly.

I can't make a claim so strong that the proof won't back it up. That's why I say to you as a fair play loving business man—just try the Fox Typewriter, all at my expense.

You have no risk, assume no obligation, and I thank you beforehand for the privilege. Just write me, personally, sending the attached coupon. Address—

W. R. FOX, President
Fox Typewriter Company
1006-1016 Front Street
Grand Rapids, Mich.

Trade in Your Old Typewriter to Me

Please arrange for a free trial of a Fox Typewriter without any obligations on my part.

Name
Business
Street
Town
State

S. C. Johnson & Son, Racine, Wis.

JOHNSON'S UNDER-LAC

for that "Hand-Rubbed" Finish.

If you want a finish that is beautiful, brilliant [illegible] use Johnson's Under-Lac. [illegible]

[illegible]

[illegible] more satisfactory and permanent results.

Due to the recent removal of Revenue Tax on Denatured Alcohol, we are now able to make use of it for alcohol that formerly sold for $2.60 per gallon can now be purchased for 45 cents a gallon.

Johnson's Under-Lac is a spirit varnish made of [illegible]

A single [illegible] of Johnson's Under-Lac when applied over any finish, old or new, gives a hard, [illegible], elastic surface that will not scratch or show heel marks.

The Only Finish for Linoleum, Oil Cloths, Etc.

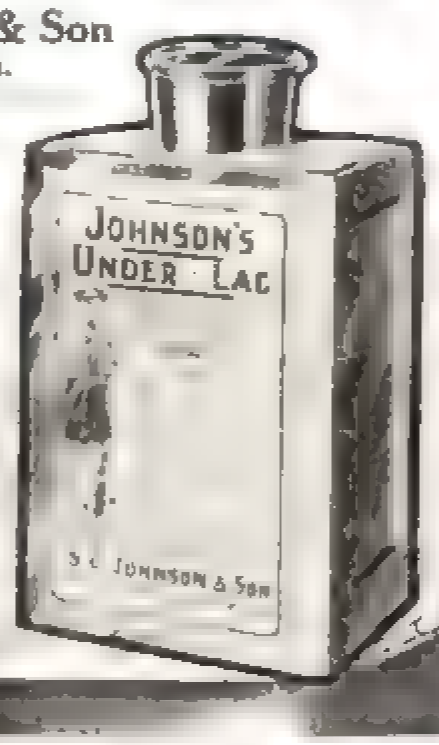
Take an old, dim linoleum surface and give it a coat of Johnson's Under-Lac. It will dry perfectly in an hour and will make it shine as bright and clear as new, and keep on shining.

Let Us Send You a Free Sample

We want you to try Johnson's Under Lac at our expense.

Fill out the Coupon and mail it to us. We will send you a liberal sample of Under Lac and our big illustrated book, edition S-6 "The Proper Treatment for Floors, Woodwork and Furniture," full of helpful suggestions about finishing and refinishing all surfaces.

S. C. Johnson & Son
Racine, Wis.



Johnson's Under-Lac Just the thing for Linoleum

CONGO ROOFING

NEVER LEAK

FREE SAMPLE

THE GUARANTEED ROOFING

One of the most attractive features about Congo is that you get a genuine Surety Bond with *every roll*. This Bond is issued by the National Surety Company. *Every* roll of 3-ply Congo is guaranteed for a period of [illegible]

Thus you are protected for a long time by the strongest guarantee ever issued, backed by a Surety Company whose bond is as good as gold.

That Congo is made of the right stuff—durable and lasting, is attested to by the fact that the Surety Company was willing to back it, and for so long a period.

Congo is really a better purchase than ever before.

In addition to the Surety Bond, we furnish with every roll *galvanized caps* instead of the tin caps or nails supplied by others. The galvanized caps can't rust or bend or break. Liquid cement is also furnished free.

We mean to get the roofing trade of the country and think these *special features* will come pretty near landing it.

Send to-day for free Sample of Congo and a copy of the Guarantee Bond.

UNITED ROOFING AND MFG. CO. Successor to Buchanan Foster Co.
572 WEST END TRUST BUILDING, PHILADELPHIA, PA.
CHICAGO SAN FRANCISCO

STYLE
ECONOMY
FIT
COMFORT
HARVARD
CORNELL

LITHOLIN

COLLARS & CUFFS

Summer Comfort

The Same Collar You've Always Worn — Only WATERPROOFED

ONE of the many reasons why **Litholin Waterproofed Linen Collars and Cuffs** increase in popularity is that, no matter what [illegible] the conditions they hold their shape [illegible] can be wiped white as new with a damp cloth [illegible] the expense of [illegible] the long run [illegible] ALWAYS sold in RED boxes. Look for the trade mark.

COLLARS 25c. **Cuffs 50c.**

[illegible]

Keep this ad. for future reference

THE FIBERLOID COMPANY
DEPT 4 7 WAVERLY PLACE
NEW YORK

"Mum"

keeps the body and clothes sweet and clean.

There is nothing like it—nothing at all. It does not stop healthy action of the pores, nor does it destroy one odor by creating another.

25c at drug- and department-stores

If your dealer hasn't "Mum," send [illegible]

MUM MFG CO 1106 Chestnut St Philadelphia

Rugs, Carpets, Curtains, Blankets From the Mill

We Pay Freight

[illegible] **REGAL RUGS** [illegible] $3.75 [illegible] **BRUSSELLO ART RUG** $2.00 [illegible]

UNITED MILLS MFG. CO.
2450-2462 Jasper Street, Phila.

PEIRCE SCHOOL

America's foremost private school [illegible] work in Commerce, [illegible] and Finance, [illegible] young men for business careers [illegible]

Director, Peirce School, Record Building, Philadelphia

RAILROAD POSITIONS

[illegible] good salaries are [illegible]

THE GRADEN SYSTEM, 502 Schofield Bldg. Cleveland, O.

BE AN ORATOR

[illegible]

INTERCONTINENTAL UNIVERSITY
1414 L St. Washington, D. C.

CAMP UTOPIA

NEW BRUNSWICK CANADA

[illegible] Counsellors
BEN B. WALLIS of Yale University
E. F. VERWIEBE of Harvard University
EDDY HART of Princeton University
J. B. BRINE, Supt. Care A. G. Spalding & Bros. New York N. Y.

PATENTS

SECURED OR OUR ATTORNEY FEE RETURNED

Send sketch for free search of Patent Office records. [illegible] free. How to Obtain a Patent [illegible] Patents [illegible] list of inventions wanted [illegible] for inventions. Patents advertised free.

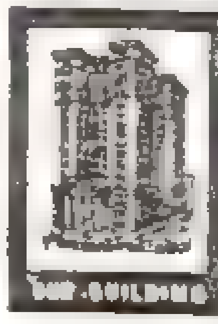
Victor J. Evans & Co., Washington, D. C. Formerly Evans, Wilkens & Co.

CAMP CHAMPLAIN

Mallett's Bay, Lake Champlain

Promises a [illegible] School, New York. Handsome booklet tells all about it. Address,

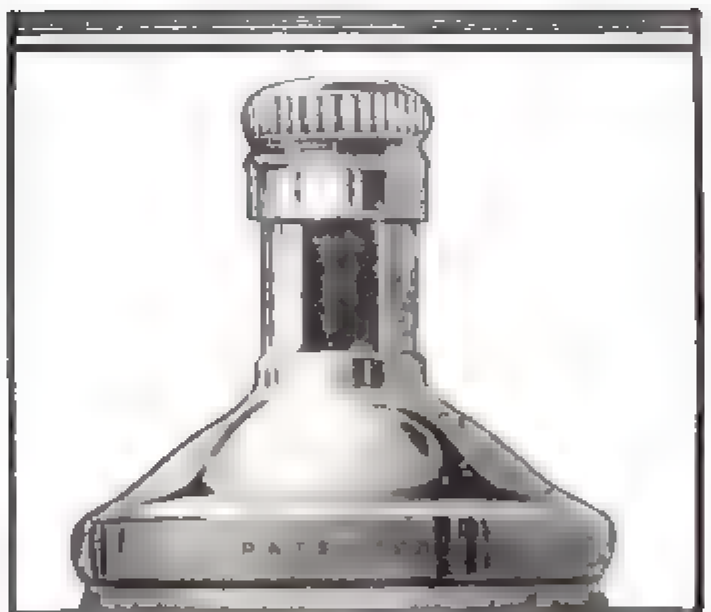
J. CLARK READ, Headmaster, 270 West 72nd St., New York



BANKING BY MAIL AT 4% INTEREST

Our plan of "Banking by Mail" enables you to make deposits and withdrawals as expeditiously and with as much security as if the business were transacted in person. We pay four per cent interest, compounded twice a year, the largest interest compatible with safety. Write for our free booklet "M."

THE CITIZENS SAVINGS & TRUST CO.
CLEVELAND, OHIO. THE CITY OF BANKS.
RESOURCES OVER 42 MILLION DOLLARS.



Dr. Lyon's
PERFECT
Tooth Powder

Cleanses, beautifies and preserves the teeth and purifies the breath

Used by people of refinement for almost Half a Century

RICHELIEU & ONTARIO NAVIGATION CO.

SHOOTING THE RAPIDS

NIAGARA TO THE SEA

Through the Venetian Scenery of the Thousand Islands, the exciting descent of all the marvelous Rapids and [illegible] Old Quebec [illegible] Saguenay River with its [illegible] "Trinity" and "Eternity".

Send 6c. postage for illustrated guide.

THOS. HENRY, Traffic Manager Dept. "A" Montreal, Can.

Before You Build

or remodel your house you owe it to yourself to get this De Luxe catalogue of

KING MANTELS

They excel all others in artistic appearance, honest construction, distinctive style and reasonable price

This big book [illegible]

KING MANTEL COMPANY
547-549 W. Jackson Ave., Knoxville, Tenn.

Moving Pictures In Your Home

Motion Pictures and Talking machines for home amusement. Our Motor [illegible] Machine is the wonder of the year [illegible] thrilling moving pictures and all at a price so low anyone can positively afford. We have the only machine for home use. Send today for the Illustrated Catalog No. [illegible] explaining all.

CHICAGO PROJECTING COMPANY, Dept 48, Chicago, Illinois

THE ARVERNE SACQUE

(Continued from Page 11)

good is the lawyer, anyhow, what can't get us out of the contract what he fixed up himself?" Abe pondered over the situation for five minute

"You're right, Mawruss," he said at length; "I'll go and see Henry D. Feldman the first thing tomorrow morning."

IV

THE next morning Leon Sammet sat at his roll-top desk in his private office, while Barney went over the morning mail

"Hallo," Barney cried, "here's a check from Horowitz & Finkelbein for the full amount of their bill, Leon. I guess they thought better of that return shipment they made of them bum garments that Louis Grossman designed. They ain't made no deduction on account of it."

"Bum garments nothing," Leon commented. "Them garments was all right, Barney. I guess we didn't know how to treat Louis Grossman when he worked by us. Look at the big success he's making by Potash & Perlmutter. I bet yer they're five thousand ahead on the season's sales already. We thought they was suckers when they paid us ten thirty-three, thirty-three for him, but I guess the shoe pinches on the other foot, Barney. I wish we had him back, that's all. Them four new designs what he made for Potash & Perlmutter is tremendous successes. What did he done for us, Barney? One garment, Barney, the Arverne Sacque, and I bet yer them four styles will put the Arverne Sacque clean out of business."

"Well, Leon," said Barney, "you traded him off so smart, why don't you get him back? Why don't you see him, Leon?"

"I *did* see him," said Leon. "I called at his house last night."

"And what did he say?" Barney asked.

"He said he's under contract, as you know, with Potash & Perlmutter, and that if we can get him out of it he's only too glad to come back to us. But Henry D. Feldman drew up that contract, Barney, and you know as well as I do, Barney, that what Henry D. Feldman draws up is drawn up for keeps, ain't it?"

"There's loopholes in every contract, Leon," said Barney, "and a smart lawyer like Henry D. Feldman can find 'em out quick enough. Why don't you go right round and see Henry D. Feldman? Maybe he can fix it so as to get Louis back here."

Leon shut down his roll-top desk and seized his hat

"That's a good idea, Barney," he said. "I guess I'll take your advice."

V

IT IS not so much to know the law, ran Henry D. Feldman's motto, paraphrasing a famous dictum of Judge Sharswood, as to look, act and talk as though you knew it. To this end Mr. Feldman seldom employed a word of one syllable if it had a synonym of three or four syllables, and such phrases as *res gestæ*, *scienter* and *lex fori delicti* were the very life of his conversation with clients.

"The information which you now disclose, Mr. Sammet," he said, after Leon had made known his predicament, "is all *obiter dicta*."

Leon blushed. He imagined this to be somewhat harsh criticism of the innocent statement that he thought Potash & Perlmutter could be bluffed into releasing Louis Grossman.

"*Imprimis*," Mr. Feldman went on, "I have not been consulted by Mr. Grossman about what he desires done in the matter, but, speaking *ex cathedra*, I am of the opinion that some method might be devised for rescinding the contract."

"You mean we can get Potash & Perlmutter to release him?"

"Precisely," said Mr. Feldman, "and in a very elementary and efficacious fashion."

"Well I ain't prepared to pay so much money at once," said Leon

Now, when it came to money matters, Henry D. Feldman's language could be colloquial to the point of slang.

"What's biting you now?" he said. "I ain't going to charge you too much. Leave it to me, and if I deliver the goods it will cost you two hundred and fifty dollars."

Leon sighed heavily, but he intended getting Louis back at all costs, not, however, to exceed ten thirty-three, thirty-three.

Let Pope Cigar Sellers Make You Big Profits

Of all the commodities that permit of automatic merchandising none can compare with five-cent and ten-cent cigars in quantity sold, in steady daily demand, or in big profits. No one has ever been able to make an Automatic Cigar Selling Machine that was mechanically or commercially practical until we perfected the Pope Automatic Machine.

Every time you drop a nickel or a dime in the slot the machine automatically takes a cigar from the original box and deposits it in your hand.

We control and make the only Automatic Cigar Selling Machine in the world. That means a monopoly of the *automatic* selling of 9,000,000,000 (nine billion) cigars sold annually in the United States, with total profits of $200,000,000 at 2 cents per cigar.

The monopoly of the automatic end of the cigar business is too big for us to handle alone. The local territory in Chicago, which we reserve for our company, is as much as we can handle.

We are organizing a force of operators to install these machines and to control them locally in other cities and states. It takes big men with brains and push to carry out our plans. We can't afford to tie up the territory to any man who can not develop its possibilities.

We sell no patent rights—no stock in our company. We furnish you the machines and show how to operate them to attract your share of the millions of nickels, dimes and quarters that flow in a constant stream into the cigar business each year.

Big fortunes are made from chewing gum machines that attract mere pennies. If pennies make fortunes then 5, 10 and 25-cent pieces will make bigger fortunes from Pope Automatic Cigar Selling Machines.

Compare the volume of cigar sales with that of any other article sold or that can be sold in merchandising machines. You will then realize what vastly greater possibilities for profit there are in catering to the millions of smokers.

We will give you exclusive control in your territory of a system of Pope Automatic Cigar Selling Machines that will make you profits from eight to ten times the dividends on ordinary investments. We have complete selling plans that show you how to get into this new, big money-making business. We show, step by step, how to equip and manage the business to get the biggest possible returns on your investment.

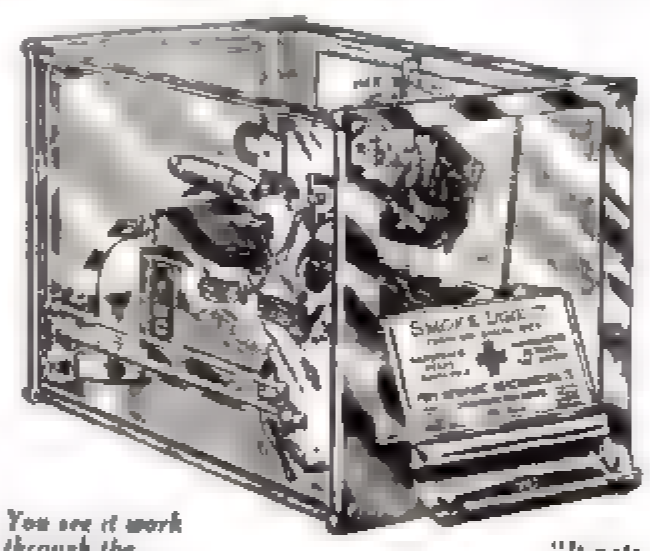
We have already disposed of much territory. Some entire states have been taken. A $50,000 company controls a large western city. A number of $5,000, $10,000 and $15,000 companies control other cities and counties east and west. A lot of smaller cities have been disposed of on a basis of from $1,000 to $5,000. Many other important deals are now pending. If you are interested, write today.

We reserve the rights and control Chicago for our Company

Our Special Proposition "G1"

To the right man we will make a special offer that he cannot afford to pass by. Write today for our Book G1, and ask for a ten days' option to exclusively control your territory. Negotiations are closed for many cities, others are pending. Yours may be taken unless you act quickly. Write at once

POPE AUTOMATIC MERCHANDISING CO., Dept. G1, Corn Exchange Bank Building, CHICAGO


You see it work through the Plate Glass Case
"It gets the money!"

Dioxogen

THE PURE PEROXIDE OF HYDROGEN

In the every day life of every home Dioxogen has a most important place in the prevention of disease and the maintenance of health through antiseptic cleanliness.

Gargle the throat with Dioxogen, note how it froths and foams as it works. Dioxogen produces a degree of antiseptic cleanliness in the mouth and throat not [illegible] by any other method. A clean mouth and throat is real protection against disease, its health insurance of the highest order. Read the circular with each bottle.

After shaving, Dioxogen prevents infection from cuts and the irritation caused by close shaving; it cleanses skin pores from clogging and obstructing material, removes black heads and other skin blemishes due to parasitic action, perspiration or other odors are instantly destroyed by Dioxogen.

Wounds, cuts, burns, old sores, and skin affections can all be kept aseptically clean by the aid of Dioxogen, simple injuries prevented from becoming serious, infection and blood poisoning averted.

Dioxogen treatment for all classes of injuries is in accord with most modern hospital practice; Bellevue Hospital has used as much as seven tons of Dioxogen in a single year.

Dioxogen, the pure Peroxide of Hydrogen, purer and stronger than the U. S. Pharmacopœia standard, contains no acetanilid, and does not undergo the changes which occur in acetanilid preserved Peroxide of Hydrogen.

The name Dioxogen is a protection against cheap inferior Peroxide of Hydrogen unfit for personal use. Full directions accompany each bottle.

THE OAKLAND CHEMICAL CO.
NEW YORK

Worthy druggists sell Dioxogen and will not offer you cheap peroxide of hydrogen in its place. If you have any difficulty in getting Dioxogen from your own druggist, write us giving his name, and we will send you a full 2 oz. sample free of all expense.

We will also direct you to stores within easy reach where you may be sure of getting Dioxogen.

EXACT SIZE OF FREE SAMPLE

SEND FOR FREE SAMPLE BOTTLE

P
June 12

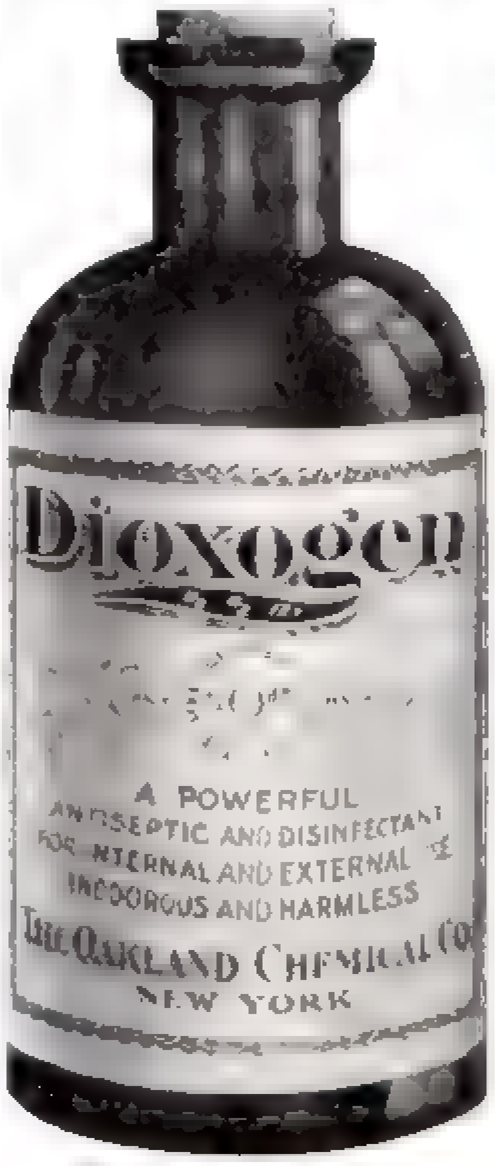
THE OAKLAND CHEMICAL CO.
98 Front Street
New York

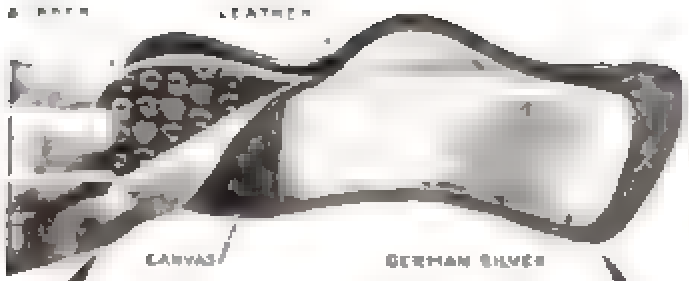
I have had difficulty in getting Dioxogen. Please mail your free sample and the little booklet.

Name

Address

Druggist's Name


Dioxogen
A POWERFUL ANTISEPTIC AND DISINFECTANT FOR INTERNAL AND EXTERNAL USE
INODOROUS AND HARMLESS
THE OAKLAND CHEMICAL CO
NEW YORK



Ever Have Tired Feet?

Note that Rubber Cushion!

[illegible] ... can be made as high or low as necessary. The ideal relief for the weak or flat arch is

Foster's ARCH SUPPORT and Heel Cushion

With these supports in your shoes you can stand or walk all day without fatigue or pain. *Read this letter*

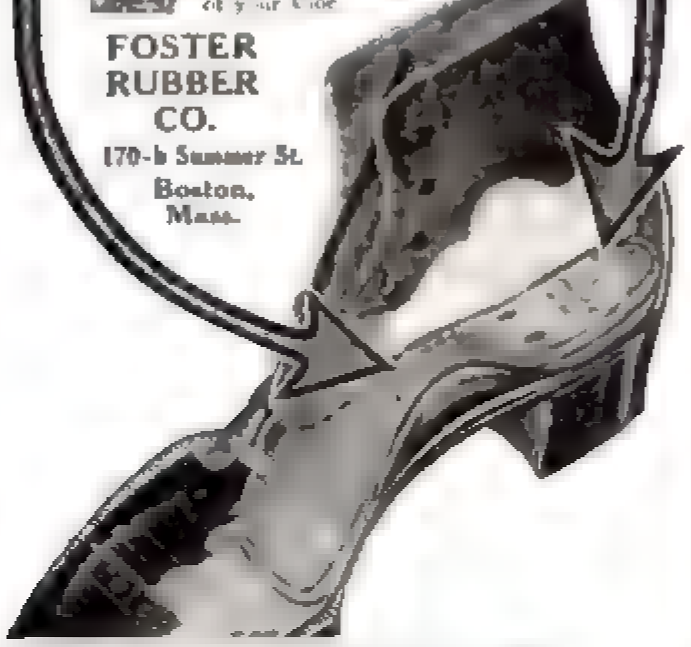
FOSTER RUBBER CO. "BROCKTON, MASS.
[illegible]

Get Foster Arch Supports at your dealer's or send $2 and [illegible] of your shoes and we will send a pair postpaid.
[illegible] Write today.

Tred-Air Heel Cushions

[illegible] 25c [illegible] of your shoe.

FOSTER RUBBER CO.
170-b Summer St.
Boston, Mass.



"Well, I ain't kicking none if you can manage it," he replied. "Tell us how to go about it."

Straightway Mr. Feldman unfolded a scheme which, stripped of its technical phraseology, was simplicity itself. He rightly conjectured that the most burdensome feature of the contract, so far as Potash & Perlmutter were concerned, was the five per cent share of the profits that fell to Louis Grossman each week. He therefore suggested that Louis approach Abe Potash and request that, instead of five per cent of the profits, he be paid a definite sum each week, for the cloak and suit business has its dull spells between seasons, when profits occasionally turn to losses. Thus Louis could advance as a reason that he would feel safer if he be paid, say, twenty dollars a week the year round in lieu of his uncertain share of the profits.

"Abe Potash will jump at that," Leon commented.

"I anticipate that he will," Mr. Feldman went on, "and then, after he has paid Mr Grossman the first week's installment it will constitute a rescission of the old contract and a substitution of a new one, which will be a contract of hiring from week to week. At the conclusion of the first week their contractual relations can be severed at the option of either party"

"But I don't want them to do nothing like that," Leon said. "I just want Louis to quit his job with Potash & Perlmutter and come and work for us."

"Look a-here, Sammet," Feldman broke in impatiently. "I can't waste a whole morning talking to a boob that don't understand the English language. You're wise to the part about Louis Grossman asking for twenty dollars a week steady instead of his share of the proceeds, ain't you?"

Leon nodded.

"Then if Potash falls for it," Feldman concluded, "as soon as Grossman gets the first twenty out of him he can throw up his job on the spot. See?"

Leon nodded again.

"Then clear out of this," said Feldman, and pushed a button on his desk to inform the office-boy that he was ready for the next client.

As Leon passed through the outer office he encountered Ike Herzog of the Bon Ton Credit Outfitting Company, who was solacing himself with the Daily Cloak and Suit Record in the interval of his waiting

"Good-morning, Mr. Herzog," Leon exclaimed. "So you got your troubles, too."

"I ain't got no troubles, Leon," Ike Herzog said, "but I got to use a lawyer in my business once in a while. Just now I'm enlarging my place, and I got contracts to make and new people to hire. I hope *you* ain't got no lawsuits nor nothing."

"Lawsuits ain't in my line, Mr. Herzog," Leon said. "Once in a while I change my working-people, too. That's why I come here."

"Sometimes you change 'em for the worse, Leon," Herzog commented, indicating Abe Potash's effective ad with a stubby forefinger. "You certainly made a mistake when you got rid of Louis Grossman. He's turning out some elegant stuff for Potash & Perlmutter."

Leon nodded gloomily.

"Well, we all make mistakes, Mr Herzog," he said, "and that's why we got to come here."

"That's so," Herzog agreed, as Leon opened the door. "I hope I ain't making any mistake in what *I'm* going to do."

"I hope not," Leon said as he passed out. "Good-morning."

Ike Herzog's interview with Henry D. Feldman was short and very much to his satisfaction, for when he emerged from Feldman's sanctum, to find Abe Potash waiting without, he could not forbear a broad smile. Abe nodded perfunctorily and a moment later was closeted with the oracle.

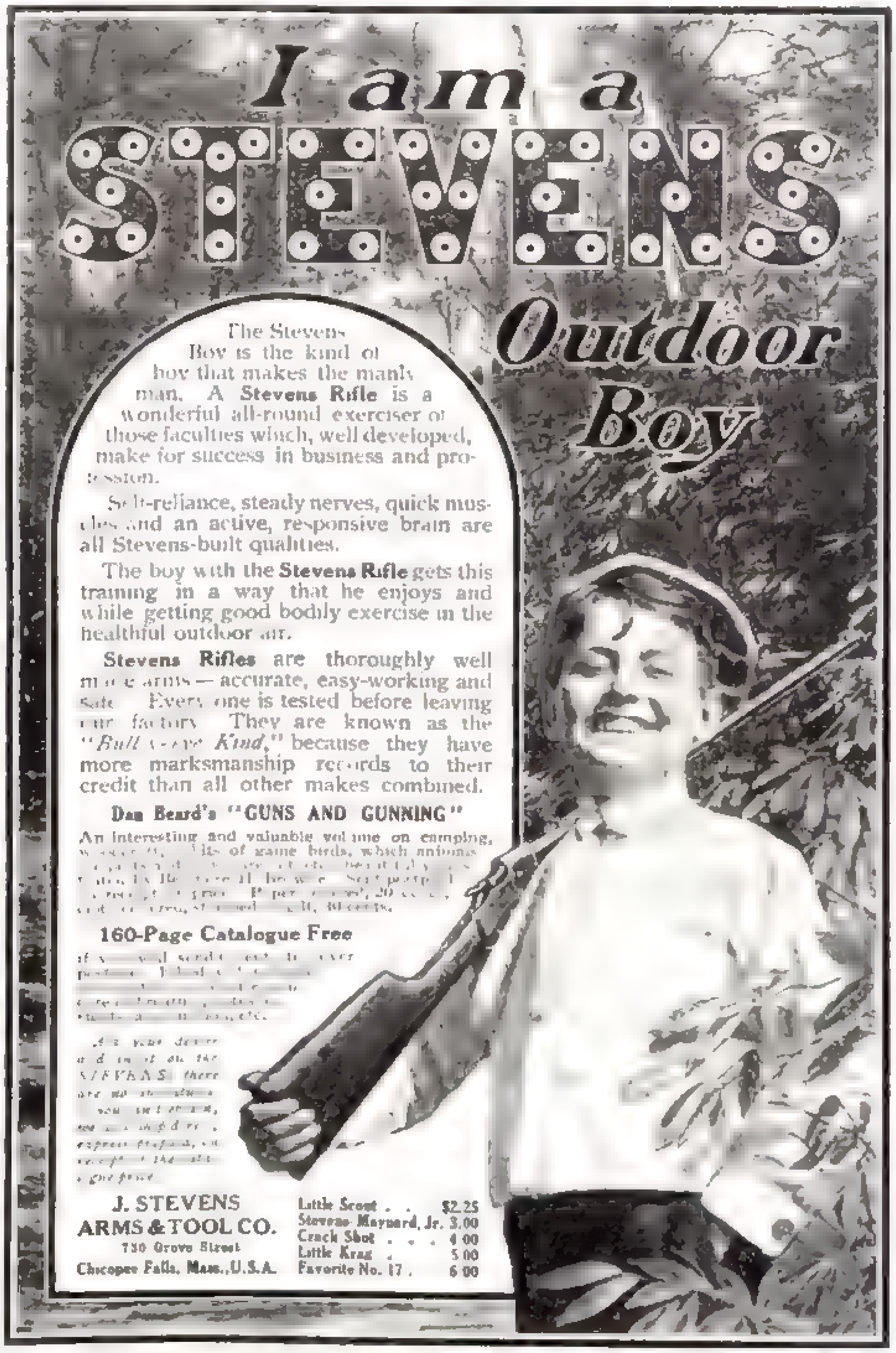
"Mr. Feldman," he said, "I come to ask you an advice, and as I'm pretty busy this morning, do me the favor and leave out all them *caveat emptors*."

"Sure thing, Potash," Feldman replied. "Tell me all about it."

"Well, then, Mr. Feldman," said Abe, "I want to get rid of Louis Grossman."

Mr. Feldman almost jumped out of his chair.

"I want to fire Louis Grossman," Abe repeated. "You remember that you drew me up a burglar-proof contract between


I am a STEVENS Outdoor Boy

The Stevens Boy is the kind of boy that makes the manly man. A **Stevens Rifle** is a wonderful all-round exerciser of those faculties which, well developed, make for success in business and profession.

Self-reliance, steady nerves, quick muscles and an active, responsive brain are all Stevens-built qualities.

The boy with the **Stevens Rifle** gets this training in a way that he enjoys and while getting good bodily exercise in the healthful outdoor air.

Stevens Rifles are thoroughly well made arms — accurate, easy-working and safe. Every one is tested before leaving our factory. They are known as the "*Bull's-eye Kind*," because they have more marksmanship records to their credit than all other makes combined.

Dan Beard's "GUNS AND GUNNING"

An interesting and valuable volume on camping, [illegible] of game birds, which animals [illegible] Paper cover, 20 cents, [illegible] 30 cents.

160-Page Catalogue Free

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Ask your dealer and insist on the STEVENS. there are no [illegible] express prepaid, on receipt of the list price.

J. STEVENS ARMS & TOOL CO.
730 Grove Street
Chicopee Falls, Mass., U.S.A.

Little Scout	$2.25
Stevens-Maynard, Jr.	3.00
Crack Shot	4.00
Little Krag	5.00
Favorite No. 17	6.00

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30 Seconds

To detach or attach our rim
No bolts or nuts to remove.
Tire inflation on road obviated

Free Trial of Shock Absorbers. Booklet explains how we have corrected spring troubles for 5 Years

J. H. SAGER CO.
277 South Ave., Rochester, N. Y.

Genuine Panama Hats $1.00

Rare Bargain in Genuine Panama Hats

[illegible] Genuine All-Hand Woven; [illegible] Assorted sizes.

Weight only [illegible] $1.00
Order today. Satisfaction guaranteed. Supply Limited.

PANAMA HAT CO., 181-A William St., New York City

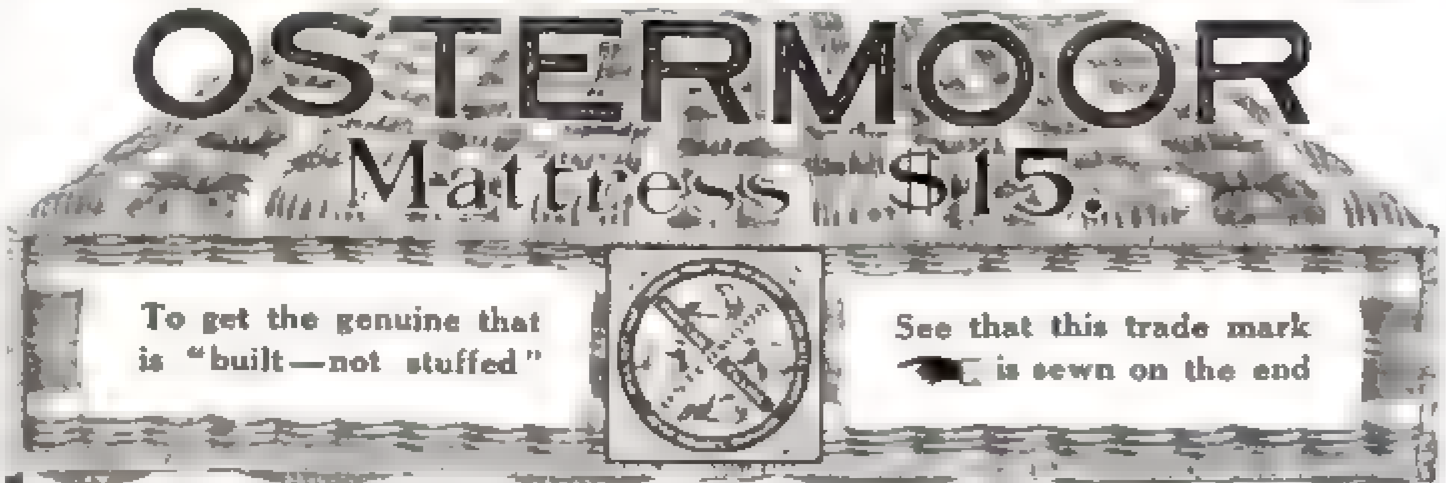
INCANDESCENT KEROSENE OIL LAMP BURNER

THE SAXONIA

[illegible] \$3, express paid. Money refunded if not as represented. Booklet free.

U S A Lighting Co
250 Main St., Springfield, Mass.
Refer to banks of the city, Bradstreet or Dun

FITS ANY STANDARD LAMP


OSTERMOOR
Mattress $15.
To get the genuine that is "built—not stuffed"
See that this trade mark is sewn on the end

Don't You Find Hot Weather Sleeping

is most difficult, but most necessary? The long days of wakefulness and work require absolute rest at night. Summer heat weakens and irritates the nerves of sensation, so that the slightest uncomfortable touch or pressure of the bed produces restlessness. The Ostermoor Mattress is ideal in Summer. It is perfectly sanitary, refreshingly cool and absolutely comfortable. It rests the muscles and soothes the nerves and gives the "balmy sleep" which is "tired nature's sweet restorer."

Our 144-Page Booklet, "The Test of Time" and Samples of Ticking Sent Free

With them we send the name of your Ostermoor dealer. When you [illegible] the name "Ostermoor" and our trade-mark label is sewed on end of mattress. [illegible] you have a genuine mattress. If your dealer has none in stock, we will ship direct, express prepaid, same day check is received. *30 Nights' Free Trial granted,* money returned if dissatisfied. Send for our free book, "The Test of Time."

OSTERMOOR & COMPANY, 101 Elizabeth Street, New York
Canada: Alaska Feather & Down Co., Ltd., Montreal

WE Pay You 6% interest on $100 Certificate of Deposit and 5% on smaller sums

$2,000,000 Approved First Mortgages, placed in trust as your Security. 18 years in business—not a dollar loss to depositors. Write for "The Sulky Dollar"—it tells our 6% plan; it's interesting.

Georgia State Savings Assn., 175 York St., Savannah, Ga.

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THOMAS MFG CO 1018 Barney Block Dayton O

WARD SEMINARY For Girls and Young Women
Nashville Tennessee

[illegible]

J. D. BLANTON, LL. D., President

him and us a few weeks ago, and now I want you to be the burglar and bust it up for me."

Feldman touched the button on his desk.

"Bring me the draft of the contract between Potash & Perlmutter and Louis Grossman that I dictated last month," he said to the boy who answered.

In a few minutes the boy returned with a large envelope. He was instructed never to come back empty-handed when asked to bring anything, and, in this instance, the envelope contained six sheets of folded legal cap, some of which contained the score of a pinocle game, held after office-hours on Saturday afternoon between the managing clerk and the process-server.

Feldman put the envelope in his pocket and retired to a remote corner of the room. There he examined the contents of the envelope, and, knitting his brows into an impressive frown, he took from the well-stocked shelves that lined the walls book after book of digests and reports. Occasionally he made notes on the back of the envelope, and after the space of half an hour he returned to his chair and prepared to deliver himself of a weighty opinion.

"In the first place," he said, "this man Grossman ain't incompetent in his work, is he?"

"Incompetent!" Abe exclaimed. "Oh, no, he ain't incompetent. He's competent enough to sue us for five thousand dollars after we fire him, if that's what you mean."

"Then I take it that you don't want to discharge him for incompetence and risk a lawsuit," Mr. Feldman went on. "Now before we go on, how much does his share of your profits amount to each week?"

"About thirty dollars in the busy season," Abe replied.

"Then here's your scheme," said Feldman. "You go to Grossman and say: 'Look a-here, Grossman, this business of figuring out profits each week is a troublesome piece of bookkeeping. Suppose we call your share of the profits forty dollars a week and let it go at that.' D'ye suppose Grossman would take it?"

"Would a cat eat liver?" said Abe.

"Well, then," Feldman now concluded, "after Grossman accepts the offer, and you pay him the first installment of forty dollars, you're substituting a new weekly-hiring contract in place of the old yearly one, and you can fire Grossman just as soon as you have a mind to."

"But suppose he sues me, anyhow?" said Abe.

"If he does," Feldman replied, "I won't charge you a cent; otherwise it'll be two hundred and fifty dollars."

He touched the bell in token of dismissal.

"This fellow Grossman is certainly a big money-maker," he said to himself, after Abe had gone, "*for me.*"

VI

THE following Saturday Abe sat in the sample-room making up the weekly pay-roll, and with his own hand he drew a check to the order of Louis Grossman for forty dollars.

"Mawruss," he said, "do me the favor and go upstairs to Louis Grossman. You know what to say to him."

"Why should *I* go, Abe?" Morris said. "You know the whole plan. You saw Feldman."

"But it don't look well for me," Abe rejoined. "Do me the favor and go yourself."

Morris shrugged his shoulders and departed, while Abe turned to the pages of the Daily Cloak and Suit Record to bridge over the anxious period of Morris' absence. The first item that struck his eye appeared under the heading "Alterations and Improvements."

"The Bon Ton Credit Outfitting Company, Isaac Herzog, Proprietor," it read, "is about to open a manufacturing department, and will, on and after June 1, do all its own manufacturing and alterations in the enlarged store premises, Nos. 5940, 5942 and 5946 Second Avenue."

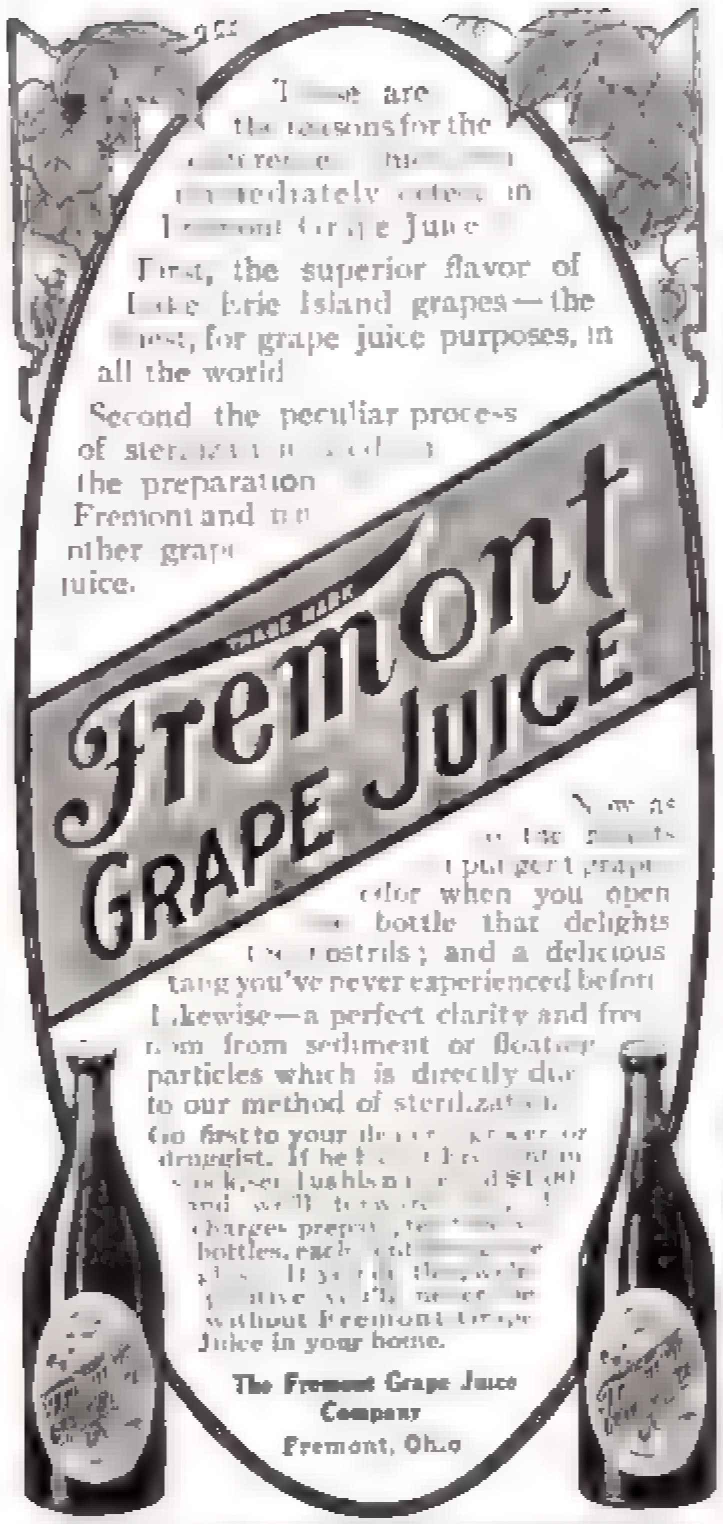
Abe laid down the paper with a sigh.

"There's where we lose another good customer," he said as Morris returned. A wide grin was spread over Morris' face.

"Well, Mawruss?" Abe said.

"Yes, Abe," Morris replied. "Ten hundred and thirty-three, thirty-three you paid for him. And now you must pay him forty dollars a week. *I* ain't so generous, Abe, believe me. I settled with him for twenty-seven-fifty."

"Well, Mawruss, it's only for one week," Abe protested.


These are the reasons for the [illegible] immediately [illegible] in Fremont Grape Juice.

First, the superior flavor of Lake Erie Island grapes—the finest, for grape juice purposes, in all the world.

Second, the peculiar process of sterilization [illegible] in the preparation [illegible] Fremont and [illegible] other grape juice.

Now as [illegible] pungent grape odor when you open [illegible] bottle that delights [illegible] nostrils; and a delicious tang you've never experienced before. Likewise—a perfect clarity and freedom from sediment or floating particles which is directly due to our method of sterilization.

Go first to your [illegible] druggist. If he [illegible] [illegible] $1.00 [illegible] charges prepaid [illegible] bottles, each [illegible] without Fremont Grape Juice in your home.

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GRAPE JUICE

Ask Your Haberdasher for the
"Presto" Buckle Belt

The "PRESTO" costs no more than the old style [illegible] Government. [illegible]

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A Positive Relief for Prickly Heat, Chafing and Sunburn and all afflictions of the skin. "*A little higher in price, perhaps, than worthless substitutes, but a reason for it.*" Delightful after shaving. Sold everywhere, or mailed on receipt of 25c. Get Mennen's (the original). *Sample free.*

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To Introduce Our Genuine Imported
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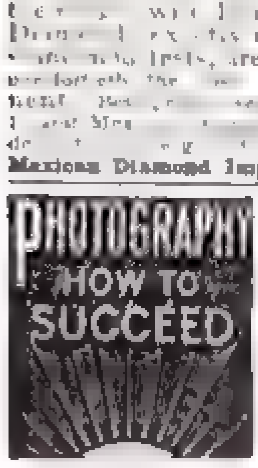
We send FREE, prepaid, a Genuine Arizona Ruby [illegible] SPECIAL OFFER [illegible]

Mexican Diamond Imp. Co. Dept. D 6 Las Cruces, New Mex.



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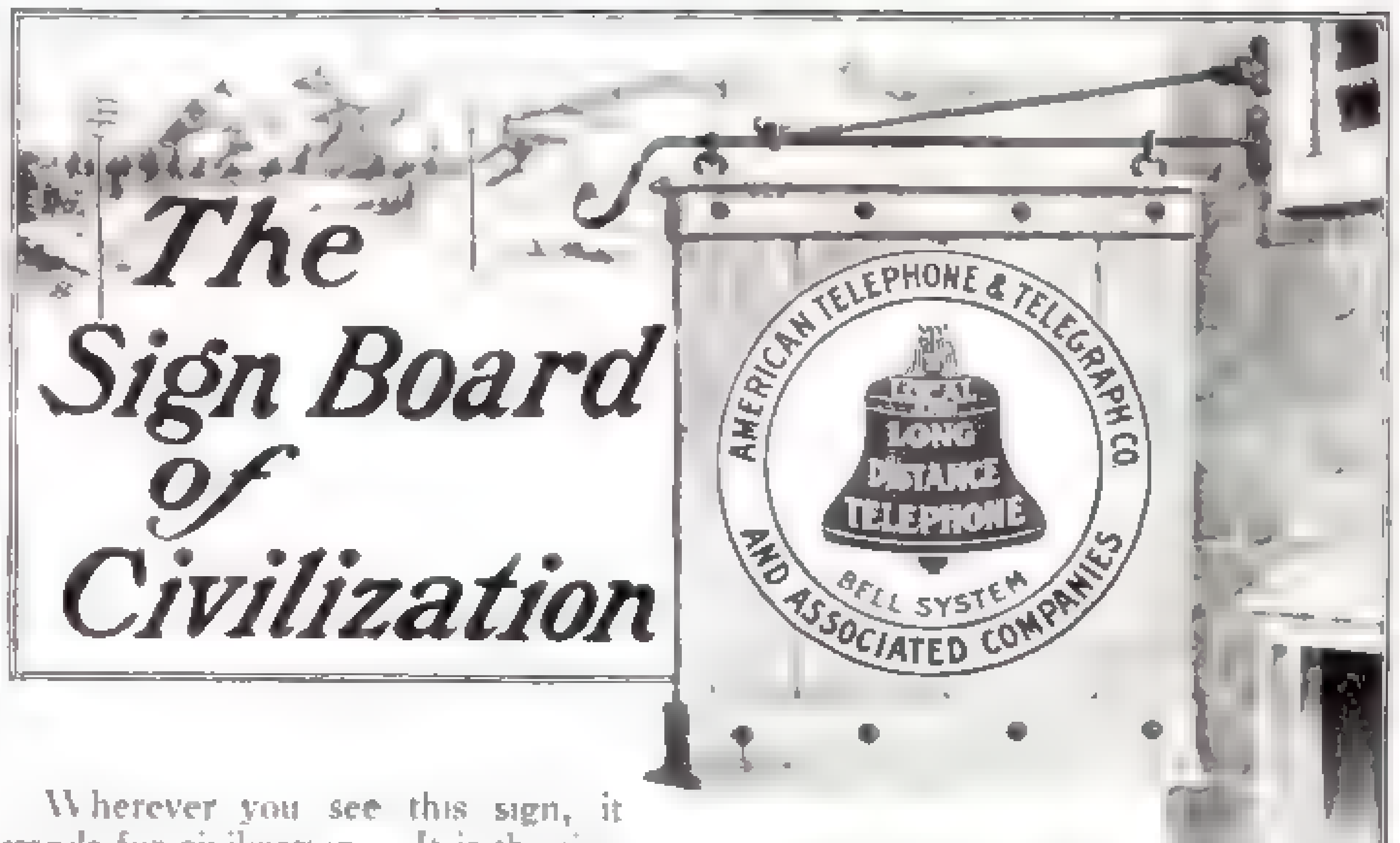

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Wherever you see this sign, it stands for civilization. It is the sign of one of the most powerful influences for broadening human intelligence.

The universal service of the Bell companies has provided it—has spread an even, highly developed civilization through the land. It has carried the newest impulses of development from town to town and from community to community.

Bell telephone service has brought the entire country up to the same instant of progress.

It has unified the Nation.

As soon as a new town springs up in the woods, on the plains, at the cross-roads, or walled in by mountains, the signpost of civilization is erected—the sign of the Bell. Telephone service puts the people of that town into communication with one another and with the outside world.

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You can see this march of progress right in your own neighborhood. Every little while some neighbor has a Bell telephone put in. If you have one, every new subscriber enlarges the scope of your personal contact. If you have not, every new telephone makes you the more isolated—the more cut off from the activities about you.

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The busy man who wants to accomplish more than he is now doing can well afford to make use of the Bell Long Distance service. It is the most efficient office assistant imaginable. Every Bell Telephone is a Long Distance station.

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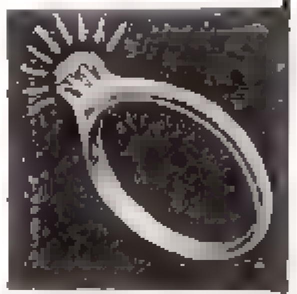

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"I know," said Morris, "but why should *he* get the benefit of it?"

"Did you have much of a time getting him to take it?" Abe asked.

"It was like this," Morris explained. "I told him what you said about a lump sum in place of profits and asked him to name his price, and the first thing he says was twenty-seven-fifty."

"And you let him have it for that?" Abe cried. "You're a business man, Mawruss, I must say. I bet yer he would have took twenty-five."

He tore up the check for forty dollars and drew a new one for twenty-seven-fifty.

"Here, Mawruss," he said, "take it up to him, like a good feller."

It was precisely noon when Morris delivered the check to Louis Grossman, and it was one o'clock when Louis went out to lunch.

Three o'clock struck before Abe first noted his absence.

"Ain't that feller come back from his dinner yet, Mawruss," he asked.

"No," Morris replied. "I wonder what can be keeping him. He generally takes half an hour for his dinner."

At this juncture the telephone bell rang in the rear of the store and Abe answered it.

"Hello," he said; "yes, this is Potash & Perlmutter. Oh, hello, Leon, what can we do for you?"

"I want to speak to Louis Grossman. Can you call him to the 'phone?" Leon said.

"Louis ain't in," Abe said. "Do you want to leave a message for him?"

"Well," Leon hesitated, "the fact is—we had an appointment with him for two o'clock over here, and he ain't showed up yet."

"Appointment with Louis!" Abe said. "Why, what should you have an appointment with Louis for, Leon?"

"Well," Leon stammered, "I—now—got to see him—now—about them Arverne Sacques."

"Oh!" Abe said. "I understand. Well, he went to lunch about twelve o'clock, and he ain't come back yet. Is there anything what we can do for you, Leon?"

But Sammet had hung up the receiver without waiting for further conversation.

At four o'clock the telephone rang again, and once more Abe answered it.

"Hello," he said. "Yes, this is Potash & Perlmutter. Oh! hello, Leon! What can we do for you *now?*"

"Abe," Leon said, "Louis ain't showed up yet. Has he showed up at your place yet?"

"No, he ain't, Leon," Abe replied. "You seem mighty anxious to see him. Why, what for should I try to prevent him speaking to you? He ain't here, I tell you. All right, Leon; then I'm a liar."

He hung up the receiver with a bang, and an hour later when Morris and he locked up the place, Louis' absence remained a complete mystery to his employers.

On Monday morning Abe and Morris opened the store at seven-thirty, and while Morris examined the mail, Abe took up the Daily Cloak and Suit Record and scanned the business-trouble column. There were no failures of personal or firm interest to Abe, so he passed on to the new-business column. The first item caused him to gasp, and he almost swallowed the butt of his cigar. It read:

> A partnership has this day been formed between Isaac Herzog and Louis Grossman, to carry on the business of the Bon Ton Credit Outfitting Company, under the same firm name. It is understood that Mr. Grossman will have charge of the designing and manufacturing end of the concern.

He handed the paper over to Morris and lit a fresh cigar.

"Another sucker for Louis Grossman," he said "and I bet yer Henry D. Feldman drew up the copartnership papers."

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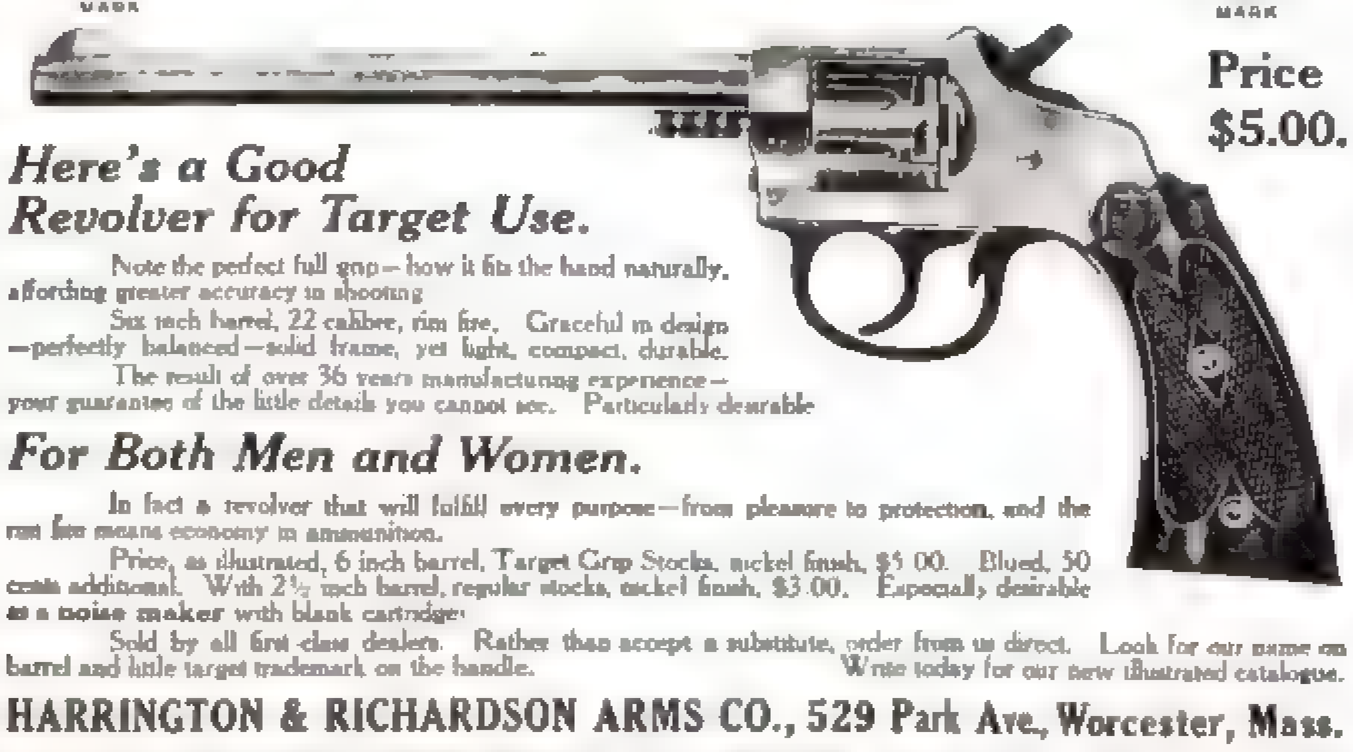

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Six inch barrel, 22 calibre, rim fire. Graceful in design—perfectly balanced—solid frame, yet light, compact, durable.

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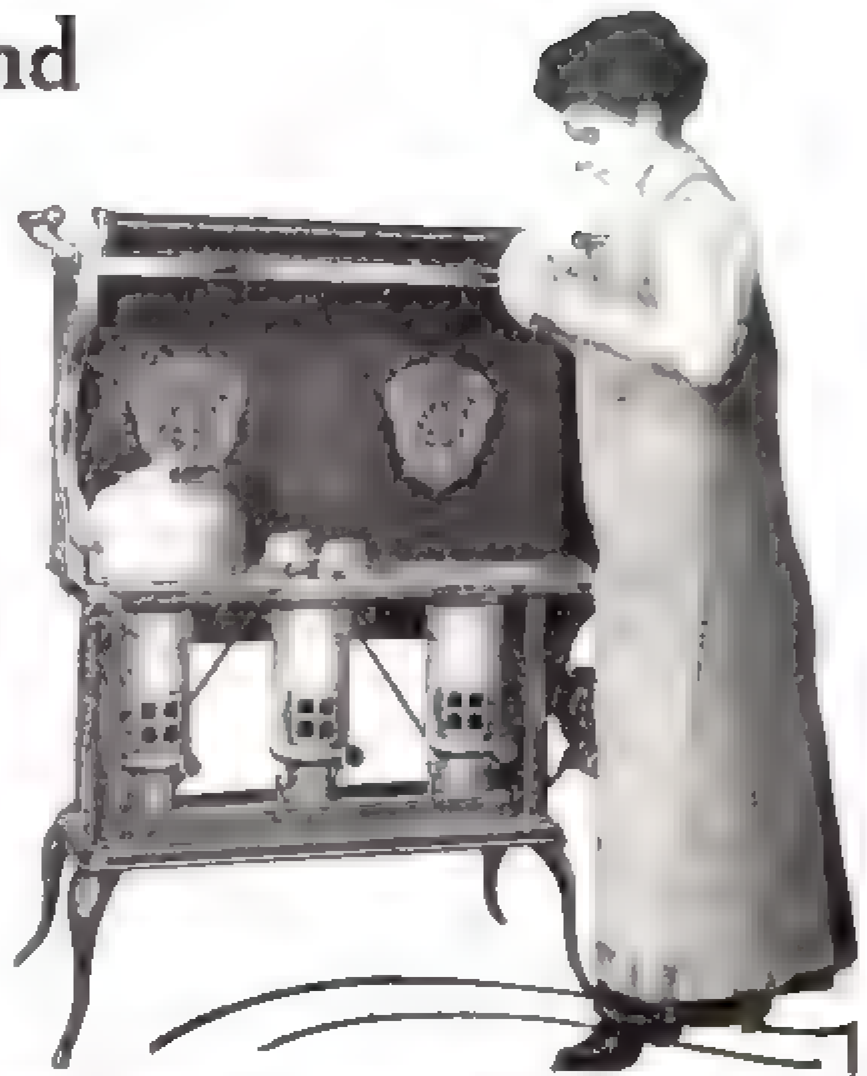

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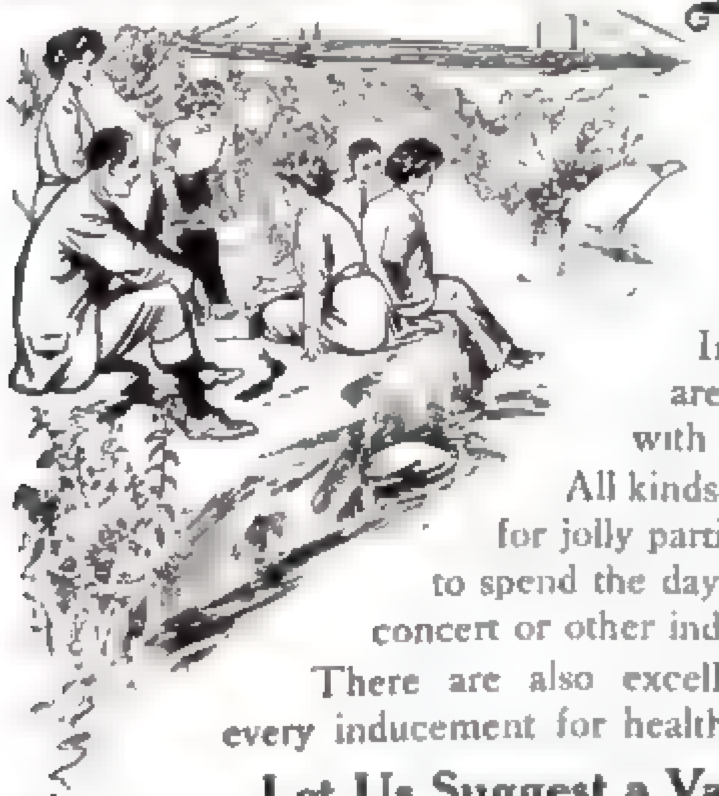

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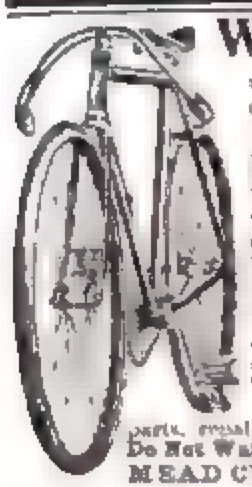

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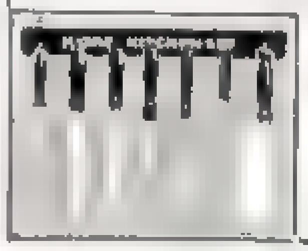

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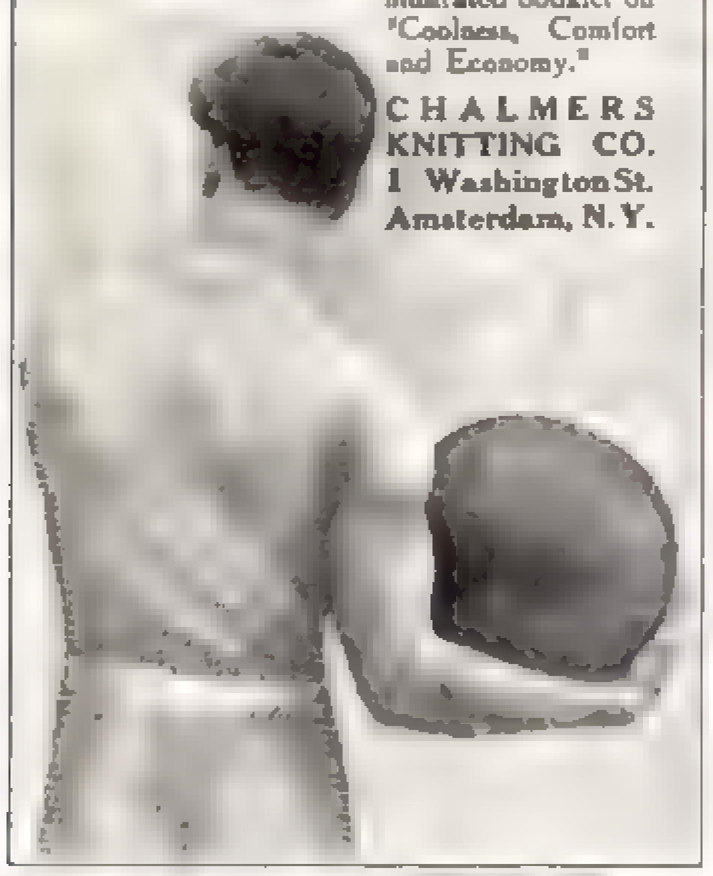

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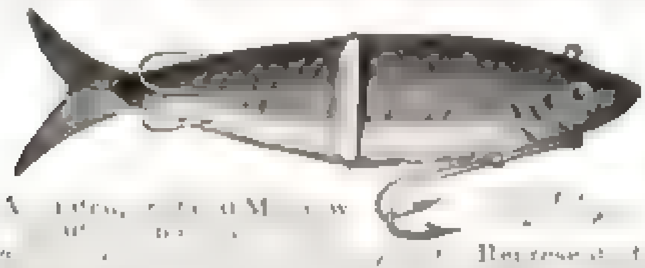

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OUR LEGACY OF HEALTH

(Continued from Page 8)

early discovered that the greatest practical obstacle to the extermination of tuberculosis in cattle was the enormous financial sacrifice involved in killing all animals infected. The disease was at that time particularly rife among the high-bred Jersey, Holstein and other milking breeds. It was determined as a working compromise to test the truth of the modern belief that tuberculosis was transmitted only by direct infection by permitting the more valuable cows to be saved alive for breeding purposes. They were isolated from the rest of the herd and given the best of care and feeding. The moment that their calves were born they were removed from them altogether and brought up on the milk of other perfectly healthy cows. The milk of the infected cows was either destroyed or sterilized and used for feeding pigs.

The results were brilliantly successful. Scarcely one of the calves thus isolated developed tuberculosis in spite of their highly-infected ancestry. And not only were they not inferior in vigor and perfection of type to the remainder of their breed, but some of them have since become prize winners. In other words, the additional care and more abundant feeding that they received more than compensated for any problematic defect in their heredity.

Statistics Against Heredity

As to the heredity of cancer, all that can be said is that the burden of proof rests upon those who assert it. It is really curious how widespread the belief is that cancer runs in families, and how exceedingly slender is the basis of evidence for such a belief. There are so many things that we do not know about cancer that any positive statement of any kind would be unbecoming. It would be absurd to declare that a disease, of which the cause is still unknown, either is or is not inherited. And this is our position in regard to cancer. An overwhelming majority of the evidence so far indicates that it is not a parasite; if it were, of course, we could say positively that it is not inherited. Although we are getting a discouraging degree of familiarity with the process and clearly recognize that it consists chiefly in the sudden revolt or rebellion of some group of cells, a tendency which quite conceivably might be transmitted to future generations, yet it is highly improbable, on both biological and pathological grounds, that such is the case. If this rebellious tendency were transmitted we should at least have the right to expect that it would appear in the cells of the same organ or region of the body. It is a singular fact that in all the hundreds of cases in which cancer has appeared in the child of a cancerous parent it has almost invariably appeared in some different organ from that affected in the parent.

For instance, cancer of the lip in the father may be followed by cancer of the liver in the son or daughter, while cancer of the breast in the mother will be followed by cancer of the lip in a son. Further than this, the percentage of instances in which cancer appears in more than one member of a family is decidedly small, considering the frequency of the disease.

I took occasion to look into the matter carefully from a statistical point of view some ten or twelve years ago, and out of a collection of some fifty thousand cases of cancer less than six per cent were found to give any history of cancer in the family. And this, of course, simply means that some one of the relatives of the patient had at one time developed the disease.

In fact, the consensus of intelligent expert opinion upon the subject of heredity of cancer is, that though it may occur, we have comparatively little proof of the fact; that the percentage of cases in which there is cancer in the family is but little larger than might be expected on the doctrine of probabilities from the average distribution. Though possibly the offspring of a cancerous individual may display a slightly greater tendency toward the development of that strange, curious process of "autonomy" than the offspring of the average individual, "autonomy" plus tendency is so small and occurs so infrequently as to be a factor of small practical importance in the propagation and spread of the disease.

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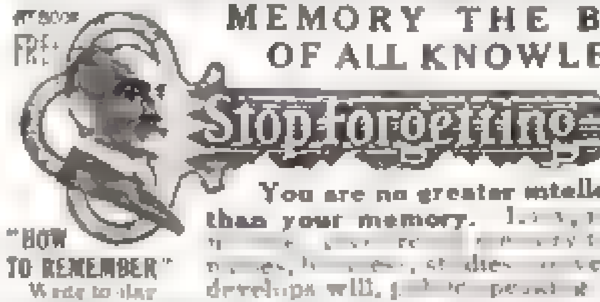

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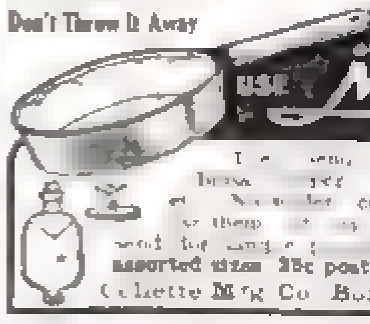

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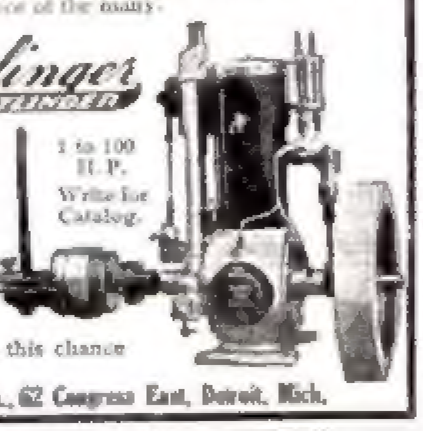

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In insanity and epilepsy we have probably the last refuge and almost only valid instance of the old belief in the remorseless heredity of disease. But even here the part played by heredity is probably only a fraction of that which it is popularly, and even professionally, believed to play. It is, of course, obvious that diseases which tend quickly to destroy the life of the patient, especially those which kill or seriously cripple him before he has reached the age of reproduction, or prevent his long surviving that epoch, will not, for mechanical reasons, become hereditary. The Black Death, or the cholera, for instance, could not "run in a family." Supposing that children were born with a special susceptibility to this disease, there would obviously soon be no family left.

The same is true in a lesser degree of milder or more chronic diseases. The family which was hereditarily predisposed to scarlet fever, measles, smallpox or tuberculosis would not last long, and in fact the whole progress of civilization has been a continuous process of the weeding out of those who were most susceptible and the survival of those who were least so.

But when we come to deal with certain fortunately rare conditions, such as functional disturbances of the nervous system, which neither seriously unfit their possessor for the struggle of life nor prevent him from reproducing his kind, then it becomes possible that a tendency to such disease may be transmitted to several successive generations.

Such is the case with insanity, with epilepsy, with *hemophilia* or "bleeders," and with a few rare and curious disturbances of the nervous system, such as the hereditary *ataxias* and "tics" of various sorts. However, even here the only conditions on which forms of disease can continue to run in a family for more than one or two generations is either that they shall be mild in form or that only a comparatively small percentage of the total family shall be affected by them. If, for instance, two-thirds, one-half or even a third of the descendants of a mentally unsound individual were to become insane, it would only need a few generations for that family to be crushed to the wall.

The Slender Chance of Insanity

The probability appears to be that, while the descendants of insane persons are distinctly more liable to become insane than the rest of the community, yet that, on account of their fewness this tendency does not account for more than a small fraction of the total insanity. We should, by all means, prevent the marriage of the insane and discourage that of their children, and the development of any well-defined form of insanity should act at once, *ipso facto*, as a ground and cause of divorce.

Though the consoling fact remains that even of such children, providing, of course, as usually happens, that the other parent —husband or wife—is sound and sane, not more than ten or fifteen per cent would probably become insane. In other words, insanity is acquired and the result of individual stress and strain at least five times as frequently as it is inherited. We have absolutely no rational or statistical basis for gloomy predictions of its increase, and that, at present rates, within a couple of centuries more, we shall all be shut up in asylums and nobody left to support us and pay the taxes. The apparent increase of insanity of recent decades is probably only "on paper," due to better registration.

To put it very roughly, probably ninety-eight per cent of us are so born, thanks to heredity, that the possibility of our becoming insane, even under the severest stress, is almost infinitesimal. Of the two per cent born with this taint, this possible tendency to mental unbalance, only about one-tenth now become completely insane, and this percentage might be greatly diminished by general sanitary improvements. Our alienists now claim that, by checking the reproduction of the obviously unstable, and careful hygienic treatment and training of the predisposed two per cent, insanity is almost as preventable as tuberculosis.

In fine, from all the broad field of pathology, the mists of tradition which have dimmed the fair name and reputation of heredity are slowly but surely lifting, until we now behold it, not as our worst enemy, but as our best friend in the prevention of disease and the upbuilding of the race.

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The GEM Junior Safety Razor is fitted with the NEW BAR,—Patent controlled by us,—*a little wonder-worker!* No other Safety Razor Maker can use it, and the GEM Junior scores another point. It makes *each* shave the BEST possible, by smoothening out the *wrinkles,* and raising the short, stiff hairs *just right for the cutting edge.* The most *satisfactory* and *economical* of *all* Safety Shaving devices. It has points of supremacy *exclusively its own.*

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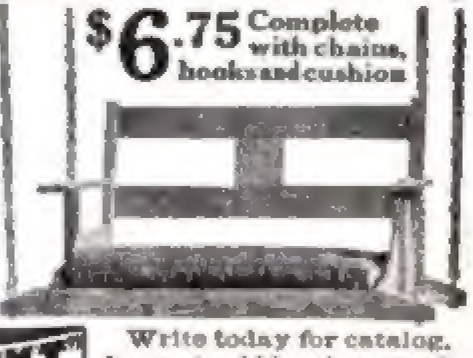

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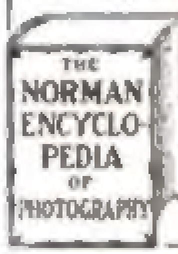
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A Man of Ten Talents

GLEN BRADEN, the big Oklahoma and Pittsburgh natural gas man, was in the employ of the Standard Oil Company for years as one of their field managers.

The late Daniel O'Day, one of the big men in the Standard, grew to like Braden, and one time in New York, at a general meeting of the Standard, said to him: "Glen, I like the way you do your work and I want to encourage you. Here are ten shares of Standard Oil stock that I want to give you, just as an encouragement. Take these and accumulate what you can during the year, and tell me how you have done when I see you next year."

Braden took the stock with profuse thanks. Next year O'Day met him. "Glen," he said, "come to luncheon with me. Come on out to a quiet place."

They went to luncheon. After they had finished O'Day leaned back and said: "Now, Glen, I want you to tell me how you have done with those ten shares of Standard I gave you a year ago. How much have you accumulated of the stock with that as a starter? I gave it to you to encourage you to start something for yourself. How much have you got now?"

"Six hundred thousand dollars," replied Braden.

"Six hundred thousand dollars!" shouted O'Day. "Why, dod gast it, Glen! how much did you have a year ago when I gave you those ten shares?"

"Four hundred thousand dollars' worth," said Braden.

A Feminine Puzzle

Since hips that once did plainly show
No longer greet the eye,
Men wonder if it's really so
That "figures do not lie."

—Nixon Waterman.

Fame and the Poet

A STATUE to Henry W. Longfellow, the poet, has been placed in Connecticut Avenue, Washington.

Before it was unveiled two negroes came along and stopped to look at it.

"Who's dat a statter of?" asked one.

"L-o-n-g-f-e-l-l-o-w," spelled the other.

"Longfellow!" exclaimed the inquirer. "Whaffor dey buildin' statter to he-all? He nevuh done nothin' but marry Miss Roosevelt."

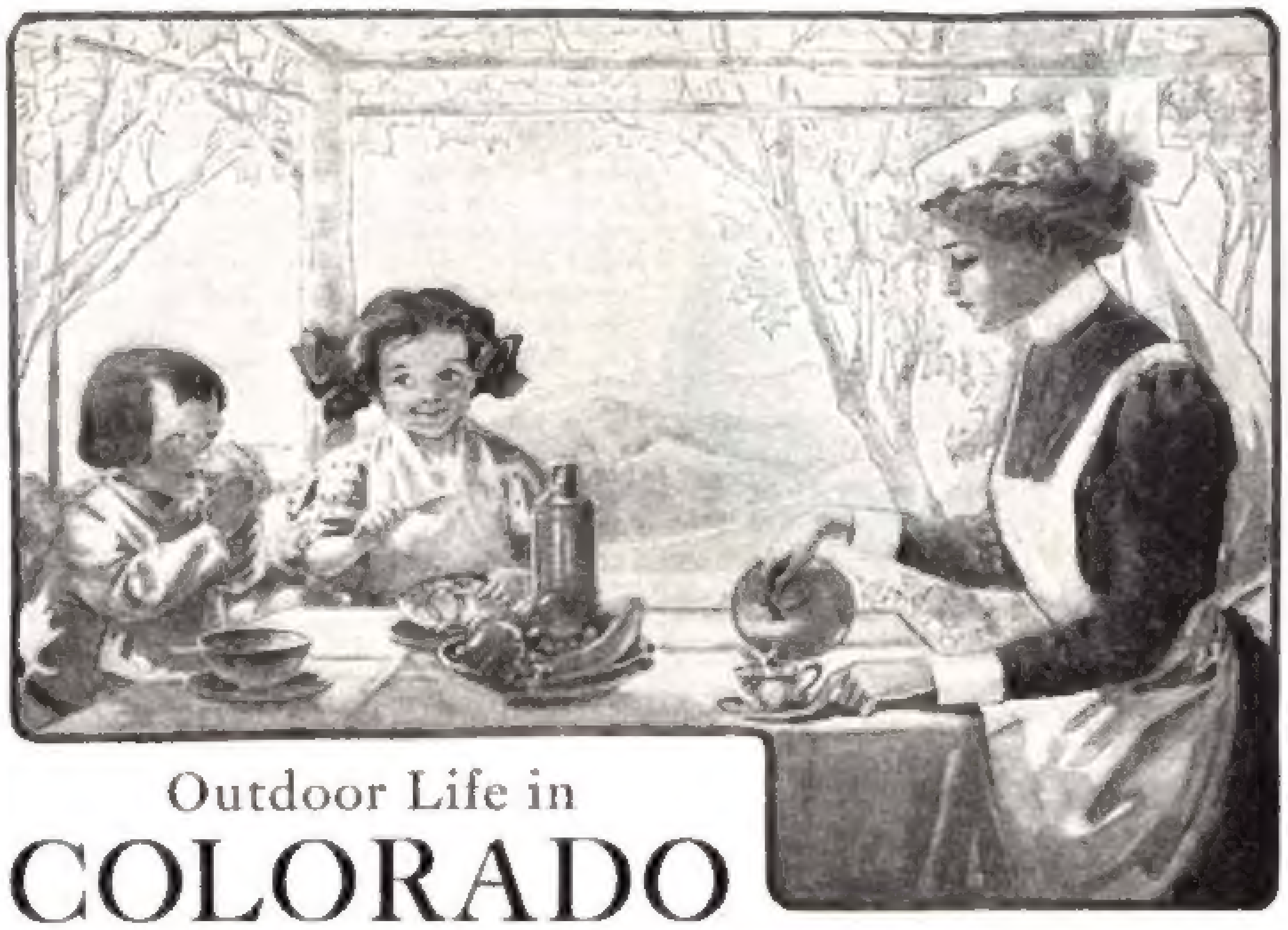
The Question

She went into the meadow and she pulled a wisp of grass,
She took some luscious cherries from the trees,
She wandered through the garden and she gathered her some "sass,"
Some radishes, some spinach and some peas;
She found a year-old bird's nest that was good enough for use,
The eggshell that was in it and all that,
And then she pulled a carrot and a feather from a goose—
Did she mean to make a salad or a hat?

She cut a sprig of parsley and a little spray of mint,
She pulled a ripe tomato from the vine;
Of what were her intentions she gave not the slightest hint,
As to whether she would garb herself or dine.
She took a spray of lilac and a basket made of straw
She found upon the rubbish heap, and that
She filled with what she'd gathered, and it filled me full of awe—
Did she mean to make a salad or a hat?

She threw them all together, just howe'er they chanced to go,
The lilac and the carrot and the nest,
She stirred them and she mixed them and she shook them to and fro,
She moved them north and south and east and west.
And when she got them scrambled, as she started out to do,
The feather and the cherries and all that,
She gazed upon it gladly as she held it up to view—
Did the woman have a salad or a hat?

—J. W. Foley.



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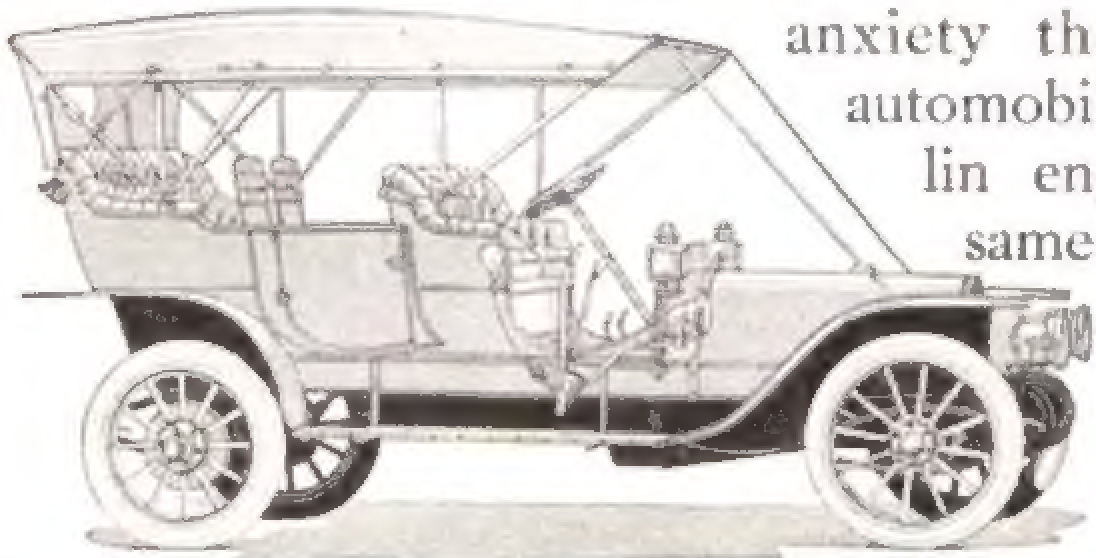
Franklin automobiles run with less tire trouble and less tire expense than any other automobile—because we use larger tires for less weight. You may not mind the heavy expense of tire trouble, but you do mind the delay and the annoyance. Ninety per cent of road stops are due to tire trouble. The reliability question of automobiles then is one of tires. And Franklins with their tire equipment are by far the most reliable automobiles on the road today. Franklins have practically no tire trouble. Light weight and large tires is the secret. Franklins run with less spring trouble and with greater riding comfort than any other automobile—because we use full-elliptic springs in combination with a shock-absorbing laminated-wood chassis frame. Ask any expert spring maker if like results can be obtained by any other form of construction. Franklins make the best time over American roads—because with their light weight, reliable tires and easy riding you go along smoothly and consistently. And for the same reason you can ride more miles in a day without fatigue than in any other automobile. In fact, lameness and "motoring headaches" are never experienced by Franklin owners. Franklins in all respects are comfortable—and comfort is what you want. They are the easiest to handle and control. There is none of the burden and none of the anxiety that goes with the heavy-weight automobiles. It is well known that the Franklin engine delivers more power for the same weight and gasoline consumption than do water-cooled engines. We won and still hold the gold cup of the Automobile Club of America for the best record on two gallons of gasoline. Again on May 7 last, a Franklin touring-car against nineteen competitors established a new world's record and won the grand prize offered by the New York Automobile Dealers' Association by carrying the greatest load the greatest distance on one gallon of gasoline. Horsepower does not mean anything by itself. The thing that counts is the power actually at the disposal of the driver. In the Franklin not only do you get highest engine efficiency, but the power is not handicapped by a useless load—there is no dead weight anywhere. Then with non-jarring, easy-riding construction you can apply the power; you can make time; the automobile is not racked and strained; you are not jarred and jolted.

Franklin Model H is different from other six-cylinder automobiles in a very essential feature.

The average six-cylinder automobile has excessive weight. Practically the whole advantage of the six-cylinder principle is missed—the chief gain being an enormous horse-power output applied more smoothly than it could be in four-cylinders.

The main advantage of a six-cylinder engine in an automobile is to get a high proportion of power to weight. A six-cylinder engine gives steady torque, an explosion every one-third of a revolution.



MODEL H, $3750

Steady torque, since it reduces the stress on all working parts and supporting members, permits lighter construction throughout the whole automobile.

In Model H this advantage is fully utilized. We get practical results—high power with light weight. With 50 per cent more power than Model D with its four-cylinders, Model H, though seating two more passengers, weighs only 20 per cent more.

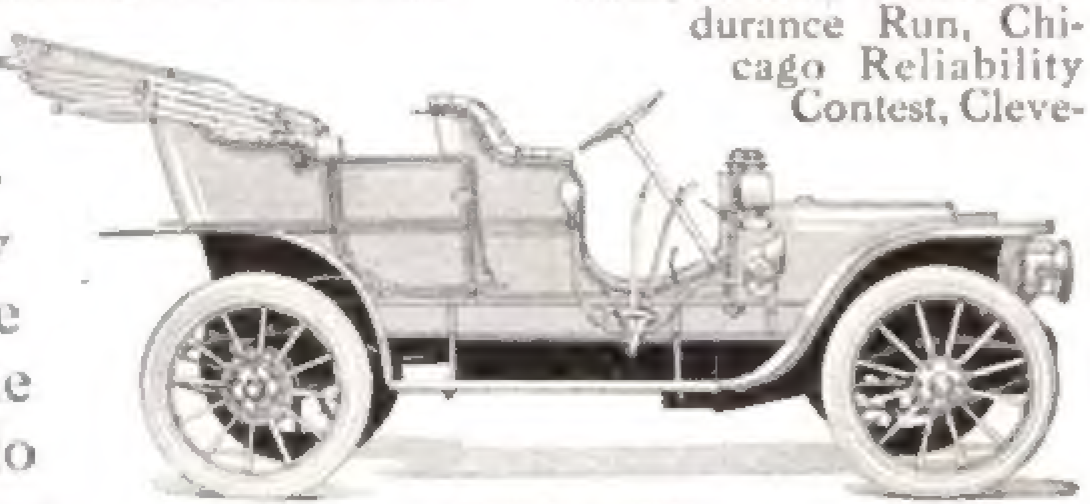
Model H is the automobile selected by men of experience who know automobile economics, who study automobiles from the efficiency and endurance standpoint, who want a large automobile, free from useless weight and tire annoyance. Model H holds the San Francisco–New York Record of 15 days, the most severe test of strength and endurance ever made. It also won a perfect score in the last Glidden Tour, and although it carried a much heavier load than required it went the 2000 miles without any tire trouble.

There are many reasons why you should own Franklin Model D.

In the first place it has been chosen by so many who know automobile merit, who are familiar with motor-car construction and have had automobile experience that if you are to be guided by others you can make no mistake in selecting Model D.

Then there are the Franklin principles, every one logical and demonstrated correct through eight years' use. And when it comes to the question of service, if you want an automobile that will stand for hard work every day in the year, this is another reason for your owning Franklin Model D.

In endurance and economy tests Model D is the peer of all automobiles. One of its late achievements was winning the Governor's Trophy, the highest award in the Harrisburg 700-Mile Endurance Run. Model D also had the lowest penalization for car troubles in the Pittsburg Endurance Run, April 30. It also won perfect scores in the Glidden Tour, Bretton Woods Endurance Run, Chicago Reliability Contest, Cleveland Reliability and Efficiency Contest and the Worcester Endurance Run. It also holds the Chicago–New York Record of 40 hours, 18 hours better than the record of any other make of automobile.



MODEL D, $2800

Many more reasons could be given for your choosing this automobile, all of them convincing, but what you want is an actual demonstration, some real live proof—the experience of others. This can be had by asking Franklin Model D owners or calling on Franklin dealers for any kind of a demonstration you may desire.

CATALOGUE ON REQUEST

H H FRANKLIN MANUFACTURING COMPANY Syracuse N Y

The Hour and The Meal

THE hour and the meal never miss connections in the home where Shredded Wheat is known. Being ready-cooked and ready-to-serve it is easy to prepare a deliciously wholesome and nourishing meal with it "in a jiffy." It is refreshingly sustaining and satisfying after "shopping" or traveling.

SHREDDED WHEAT

is the ideal Summer food because it supplies the greatest amount of muscle-building material with the least tax upon the digestive organs.

It is the whole wheat cleaned, steam-cooked, shredded and baked in a two-million dollar bakery—the cleanest, finest, most hygienic food factory in the world. Two Shredded Wheat Biscuits heated in the oven and eaten with hot or cold milk or cream will supply all the strength needed for a half day's work or play.

Nothing so delicious, wholesome and nourishing in Summer as a Shredded Wheat Biscuit with strawberries. Heat the Biscuit in oven to restore crispness and then cover with strawberries, serving with cream and sugar. The Biscuit is equally wholesome and nutritious with other berries and fresh fruits in season. "All the meat of the golden wheat."

THE ONLY BREAKFAST FOOD MADE IN BISCUIT FORM

Our new handsomely illustrated cook book is sent free for the asking.

THE SHREDDED WHEAT COMPANY, NIAGARA FALLS, N.Y.